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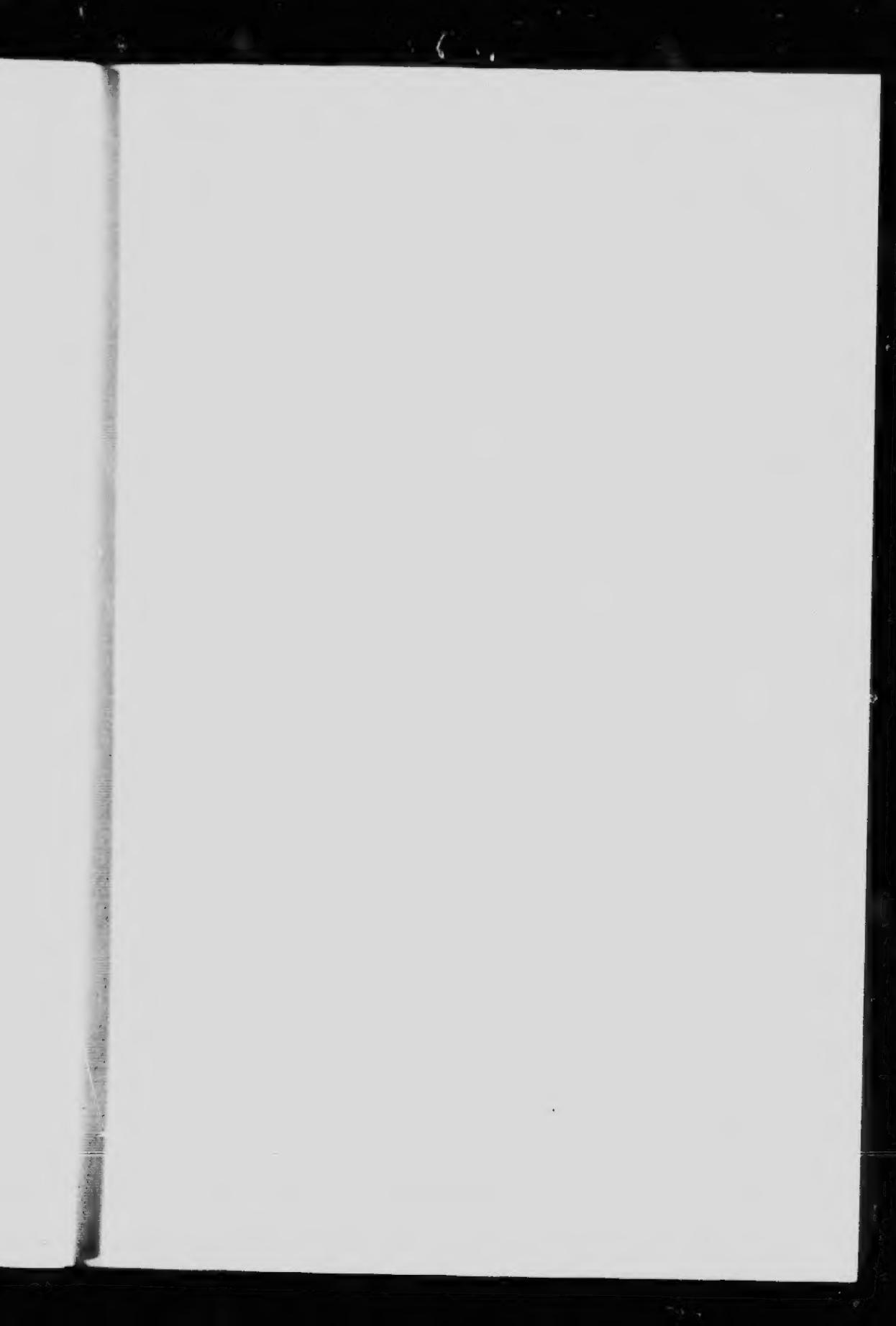
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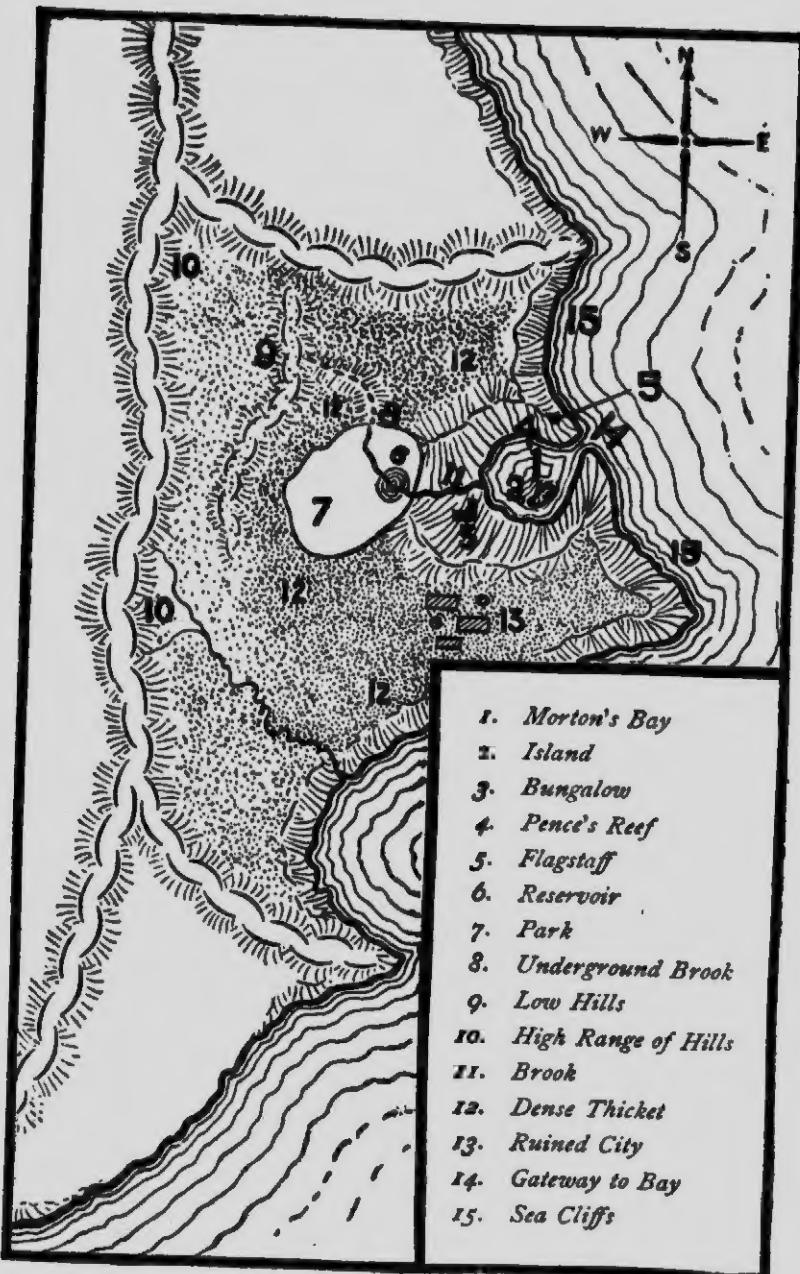
W. C. E.

John S. Garland

The KIDNAPPED
MILLIONAIRES

RD





MAP OF "SOCIAL ISLAND"
(or *Hestoria*)

See page 238

The KIDNAPPED MILLIONAIRES

A TALE *of* ◆
WALL STREET
AND THE TROPICS

By
FREDERICK U. ADAMS
Author of
"President John Smith"

TORONTO
W. J. GAGE & CO., LIMITED
1901

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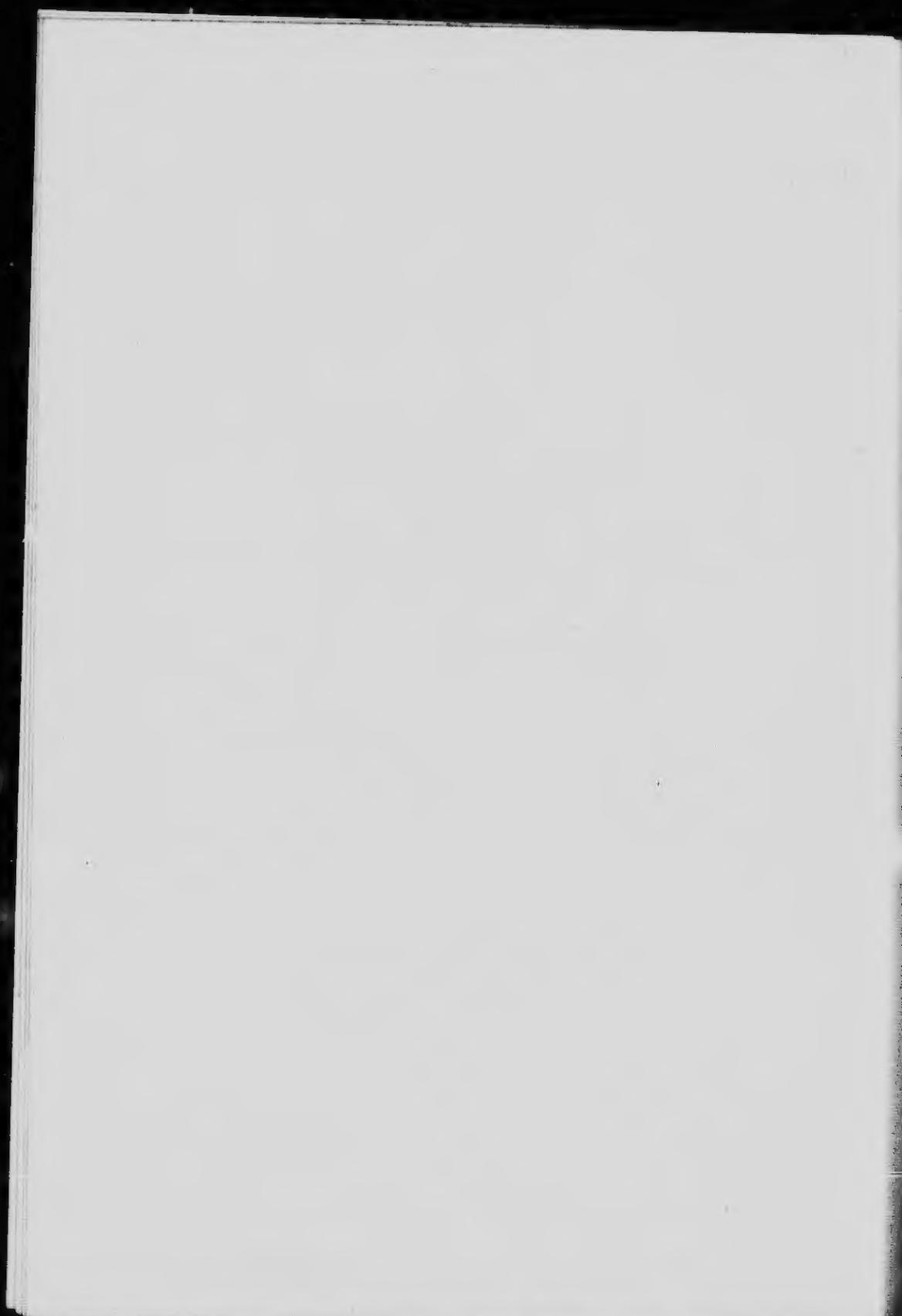
1901

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ENTERED AT
STATIONERS' HALL

09601634

Dedicated to
JAMES R. KEENE



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The Kidnapped Millionaires

KIDNAPPED

II

Chapter I

“ **A**LL about the Kidnapped Millionaires!! Record Extra! All about the Great Mystery!! Record Extra!”

Hundreds of newsboys poured from an alley and dashed into the human currents which surge at the confluence of Nassau street and Park Row. In a moment the air was afame with the red headlines of the “Record Extra.” It was not necessary to buy a paper. The type was so large that it told the news to the passerby.

For a week the Wall Street boom had been the sensation of New York and of the country. The perpetual excitement which reigns within the shadow of Trinity church had permeated office and counting room. It was the whispered topic of conversation among clerks, and the noisy subject of debate in hotel lobby and corridor. The jargon of the Stock

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Exchange was incorporated into metropolitan English. The tales of fortunes made to the clicking music of the ticker, aroused the cupidity of thousands, who saw in the whirl of speculative frenzy the prospect of wealth without work. Newspapers fed the flame and vied in displaying and narrating the golden exploits of magnate and operator.

On this Tuesday morning headlines and text covered the front page of the New York Record and proclaimed the following story:

KIDNAPPED!!!

Four Multimillionaires Mysteriously Missing!!!

**Palmer J. Morton, Andrus Carmody,
Simon Pence and R. J. Kent
cannot be found!!**

**Fears that They have been Kidnapped, or
have met with Foul Play.**

EXCITEMENT ON WALL STREET.

"Palmer J. Morton, R. J. Kent, Andrus Carmody, and Simon Pence have mysteriously disappeared. They did not appear at their offices this morning. Inquiry by telephone at their houses discloses the astounding fact that though expected they did not come home last night. Various rumors are in circulation, but at this writing nothing is known, except that these four great capitalists have completely disappeared. Their combined wealth is estimated at \$750,000,000."

KIDNAPPED

The street crowds received the news calmly. They did not believe it. But they bought the papers.

The news came by way of Wall Street. Strange rumors had been in circulation all the morning. A sense of impending trouble permeated the crowd of brokers which clustered around the standards on the floor of the Stock Exchange. The curb brokers on Broad street were uneasy, as they waited for the hour of ten. The market opened strong and then sagged. It was a few minutes past eleven o'clock when the tickers in a thousand offices stopped in their task of recording quotations.

There was a splutter of dashes on the tape. Customers gathered around the pedestals. There was news coming. They anticipated the announcement of an important failure. It had been rumored that a Consolidated Exchange house was in trouble. The following message spread itself along the tape:

"11:07 a. m.—Palmer J. Morton, R. J. Kent, Andrus Carmody and Simon Pence have not appeared at their offices. They did not return to their residences last night. Relatives are alarmed and have notified the police. They were last seen at a conference held at the office of Palmer J. Morton at four o'clock yesterday afternoon. No trace since. Foul play is feared."

The murmur of the Stock Exchange swelled into a roar which reverberated above the rumble of traffic and the unrest on the streets.

This was the morning of the twenty-fourth of April, memorable in the records of Wall Street.

TWO NAPOLEONS OF JOURNALISM

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Chapter II

ROBERT VAN HORNE was the owner and editor of the New York Record. He was a leading light in a much-criticized school of journalism. He was the exemplar of the theory that the modern newspaper should "do things"—to quote the idiomatic expression of Mr. William Chalmers, his managing editor.

Under the editorship and active personal attention of Robert Van Horne the New York Record was not a placid mirror of contemporaneous events. He regretted that the title of The Record was a misnomer, and tolerated it only because it was legally and inseparably identified with Associated Press and other valuable franchises.

Mr. Van Horne believed that journalism had a higher mission than mere news gathering. It should be made the nursery of history. It should be more than a mentor to errant humanity. It should be more than an intellectual policeman, guarding the street crossings of civilization. Van Horne believed that the New York Record should formulate, initiate

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and execute those excellent plans which in former times had been abandoned to the slow and uncertain processes of evolution.

Journalism should be the hothouse of progress; the incubator of undeveloped issues. This was the Record's motto.

Robert Van Horne was the millionaire son of a departed millionaire father. His mother died in his school years, and at the age of twenty-six he found himself the sole owner of the immense Van Horne estate, roughly estimated as having a value of twenty millions of dollars. His cattle roamed on a thousand hills in New Mexico and Texas. The drills of his mining machinery were boring into the rocks in scores of productive mines in Colorado, the Dakotas and Montana. With the traditional "Van Horne luck" his agents had been among the first to strike it rich in the snow-swept valleys of the Klondike. At an opportune moment he had invested a small fortune in Tennessee iron lands, and before this story opens had smiled at the confusion of those friends who chided him as the purchaser of a "gold brick."

As a business man it seemed to be his province to disappoint those numerous prophets of disaster who see in every departure from beaten paths the sure road to financial ruin. Had these ~~dis-~~^{casts} been of any effect on the Van Horne destiny, that young man would soon have been overwhelmed in a tide of misfortune.

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Let it not be supposed that this escape from the wiles and snares of misfortune was largely due to the influence of any lucky star. Beneath a careless exterior, and regardless of a seeming recklessness of expenditure, the more careful student of the Van Horne character could discover the cool and calculating player in that great game called Business.

Had fate decreed to him a modest fortune, it is probable that his love of luxury would have impelled him to make use of his business talents. By the exercise of these traits his mind would have become absorbed in the pursuit of wealth, and he would have developed into a conspicuous example of the modern commercial or financial pervert. Instead of falling to this dreary lot, he did not permit the massing of money to monopolize either his time or his fancy.

Van Horne was graduated from a leading university with average honors. He was popular with his fellow-students and held his own in the relaxations of that social class, which at college can afford to purchase what the fancy dictates. He was not wild, neither was he a prig. He possessed many small eccentricities, and while the story of his college days would point no moral in a Sunday School book, there were no incidents not chargeable to youthful buoyancy and a superabundance of spending money. He had determined on journalism as a profession and had established his ideals. Special attention was paid to a course in business training,

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and he mastered the intricacies of bookkeeping. Van Horne made a thorough study of mechanics, and acquired a theoretical and practical knowledge of the machinery and processes which go with the modern newspaper.

The future editor led his class in historical studies and researches. He schooled himself to estimate past events from modern standpoints, and found himself speculating on how he would have "covered" the assassination of Cæsar or the destruction of Rome, had he been conducting a newspaper in those days. He wrote an essay and proved that Rome would not have fallen had the newspaper been an institution of that age. In this production he took the ground that corruption cannot thrive if given wide publicity, and that the abuses which finally overwhelmed the Roman Empire would have been reformed, had the searchlight of the modern press been thrown upon them. In later years he modified this adolescent theory; but it was a good essay.

Soon after the death of his father, Van Horne bought the *New York Record*; a paper which had survived a checkered career in the arena of metropolitan journalism. From the first issue under the Van Horne management *The Record* was a publication which could not be ignored. Like *Minerva* it sprang into life full-grown, and panoplied in new and startling armor. It commanded attention and received it. There was no escape for the public.

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Unless one were blind, deaf and dumb he could not remain unaware of the fact that *The Record* was being published.

Huge transparencies blazoned the name across the principal streets. A procession of a thousand "sandwich men" marched up Broadway and impeded traffic; each man decorated with the mystic name from every point of view. At available street corners the megaphones of vociferous phonographs announced the projects of the New York Record, and at intervals proclaimed news bulletins, which could be found in detail in the editions then on the streets. A thousand feet above the flagstaffs of skyscrapers, picturesque kites gave support to streamers, which bore the name of the new paper. At night searchlights cast the name on the clouds, or on smoke from bombs thrown into the air for that purpose.

Passengers on the Brooklyn Bridge and on the ferry boats plying the East and North rivers, saw at night the name of "The Record" emblazoned in letters of electric light, erected on barges and towed back and forth at great expense by tugs. The forces of earth, air, sky and water were harnessed to the chariot of *The New York Record*, and driven with whip and spur by Robert Van Horne.

Special trains bore enormous numbers of the first edition of the new paper across the continent. Souvenir copies printed on specially prepared silk were placed in silver envelopes, each embellished with original designs in gold filigree, the work of the

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best artists of New York and Paris. These beautiful gifts were sent to the President and members of his cabinet, to the governors of notable states, and to a selected list of statesmen, savants and distinguished persons. Fac-similes of the letters acknowledging the receipt of these souvenirs, together with half-tone portraits of the President and others, filled three pages of *The Record* to the exclusion of less important news. The success of *The Record* from a circulation standpoint was instantaneous.

At the end of the first year *The Record* showed a net loss of about \$2,000,000. Mr. Van Horne examined the figures with some care, drummed on his desk, lit a cigar, softly hummed an air from the prevalent musical skit, and sent for Mr. William Chalmers, his managing editor.

Chalmers was a tall, smooth-shaven, clear-cut young man, who had passed his thirty-five summers. He had acquired no gray hairs in the accumulation of a vast and varied fund of experience. He was possessed of an easy confidence; was handsome without knowing it, and had that grasp of every detail of the newspaper business which made him invaluable as an executive. He had travelled in every part of the globe; had interviewed section hands on railroads and emperors in palaces; knew the language of the slums and the grace of a court; could report a murder case or dictate a message for a president.

"What do you think of that for a showing?"

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asked Mr. Van Horne as he handed the treasurer's statement to Chalmers. That placid gentleman studied the figures for a few moments and replied by asking the editor what he thought of it.

"It surpasses all of my expectations," replied Van Horne after a pause. "We simply underestimated our receipts. You will remember we calculated our deficit for the first year of \$3,500,000, and for the second year at \$1,500,000. At the end of the second year we expected to be on a paying basis, and at the close of the third year we hoped to show net earnings of \$600,000. Our plant is worth a million, and this would be ten per cent. profit on a total investment of \$6,000,000. Well, instead of this dreary wait, we are on a paying basis this minute. The past month shows a balance of \$40,000 in our favor. I am going to give that to you."

Chalmers did not evince any great surprise. It was a part of his training not to be surprised. He knew Van Horne's methods too well to assume a sense of gratitude which he did not feel. It was a munificent gift, but Van Horne felt he had earned it and so did Chalmers.

Van Horne gazed out of the window, surveyed for a moment the swirling crowds on Park Row and listened to the subdued roar of traffic, pierced by the shrill staccato of the newsboys. He then called a stenographer and dictated an editorial which declared in favor of the establishment by the city of New York of music halls and places of free public

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entertainment in the more neglected sections of the metropolis. This completed, he rang for the city editor and instructed him to secure, if possible, the services of an eminent and popular divine to report the heavyweight prize fight which was the great event of the evening.

Mr. Van Horne thoroughly understood the great reading public to which his paper made a bid for support. It wished to be amused. The Record amused it. It wished to be thrilled. The Record thrilled it. It hungered for sensations. The Record had a never-ending supply of sensations. It clamored for pictures. The Record had them. It stood ready to print instantly reproductions of photographs of past, present or future events.

For years this public would submit with resignation to flagrant abuses. When informed by The Record that the story of its wrongs was an item of news, worthy of scare headlines, the public would arise for a period and buzz like a swarm of disturbed bees, in an impressive but generally harmless manner. It would forget the tale of its woes in the contemplation of the vast events incident to the arrival of a bankrupt English duke.

The Record did not hesitate to assume entire management of any momentous event, be it local, national or international. It stood ready to relieve the government of any responsibility in the conduct of a war; and was equally prompt in becoming stakeholder for two negro prizefighters. It was an

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unvarying rule that The Record's name must be linked with any important news chronicled in its pages. Its reporters were in the front rank on every battlefield, and the readers were regaled with five columns relating how the news was obtained by The Record staff, while a paragraph or so was deemed sufficient for the recital of the event itself.

The Record was the first to discover that small-pox was epidemic in New York. It thereupon became The Record's epidemic of small-pox. It being impossible to copyright the idea, this wideawake paper formed a Small-Pox Bureau; purchased all of the best vaccine virus; retained an eminent staff of physicians, and proceeded to suppress the dreaded scourge. An entire building was rented in a downtown district, with branch offices in various parts of the city. There was positively no immunity from the disease unless one availed himself of the free services of The New York Record's Bureau of Small-Pox.

The Record equipped and dispatched to the North Pole an expedition for the rescue of an exploring party which had been sent out by the Russian government. The front page was devoted to a picture of The Record's arctic steam yacht "Boreas," in gigantic combat with an iceberg. Another illustration proved that the iceberg was six times the height of the Syndicate Building; and that it contained more congealed water than the annual output of the Consolidated Ice Trust. The fac-simile of a cable-

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gram from Mr. Malakoffski, Secretary to the Grand Chamberlain of the Czar expressed to the American people, through Mr. Robert Van Horne, "the thanks of the Russian government in this, the hour of their extremity, for the enterprise so nobly launched by *The Record*." Other letters from unknown, but unquestionably great men in various parts of the world, expressed unanimous approval of the plans and enterprise formulated by "*The Record Arctic Relief Expedition*." On another page was a map giving the exact route which would be followed by Captain Nathan Fearless of the "*Boreas*" from the time he left *The Record* office until he reached the unfortunate Russians,—who were shown to be but a few leagues south of the pole. In this map *The Record* office was shown as being approximately the size of Newfoundland, but this was so evident a mistake as justly to be attributed to artistic license. It was not considered necessary to follow up these vast undertakings for any length of time. In the first place, space would not permit such a procedure. Then again, more startling events followed in endless procession, each dwarfing its predecessor in vivid human interest. For all that *The Record* readers know or care, Captain Nathan Fearless and his brave crew are yet on the good steam yacht "*Boreas*," and are perhaps the modern prototype of the Flying Dutchman, condemned forever to roam among the mists and ice crags of the frozen north. The future historian will search in

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vain for their fate as he pores over the musty files of *The Record*.

At enormous expense "The Record's College of American Archaeologists" reproduced a section of the imperial city of Rome as it existed in Nero's time, and on seven hills up in Westchester county the city was burned amid the acclaim of an audience, estimated by *The Record* to exceed the total population of the Imperial City at the time of this famous disaster. The *Record* reporter who took the part of Nero and executed on a violin one of Sousa's marches while the city was burning, narrowly escaped a horri' le fate, and was rescued only after heroic efforts on the part of the Scarsdale fire department.

The New York *Record* did not confine its efforts to this mundane sphere. It added new knowledge to the geography of the moon. Mr. Chalmers, the managing editor, declared that in his opinion the moon was a "dead one," and said that *The Record* would better conserve its interest by paying attention to Mars or Venus. "The Record's Astronomical Staff" reported with regret that Venus resented all attempts to intrude on her privacy, and that Mars was a more promising newspaper subject. While attempts had been made to communicate with Mars they had not been formulated on any plan which would warrant reasonable expectation of success. The astronomers admitted that they could suggest

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no feasible plan, but Mr. Chalmers came to the rescue.

"Go and find me a map of the United States," he said to his office boy. After a search one was produced. Mr. Chalmers looked at the scale and drew a parallelogram one hundred miles in width and seven hundred miles in length. One end of this area was just east of Denver and the other was located in the western part of Kansas. Within this block he traced the letters "The New York Record."

"Do you catch the idea?" he asked of the Astronomical Staff. They did not.

"It should be obvious," he said with some resentment. "We will survey these letters in this territory, which I am informed is fairly level. Well and good. Now then; once every mile we will collect the materials for an enormous bonfire. Let's see; that would be about 3,200 bonfires. We should be able to secure the wood, petroleum, tar, etc., necessary to make a blaze one hundred or one hundred and fifty feet in height, at an average cost of \$25.00 a bonfire. That would make \$80,000. You gentlemen of the Astronomical Staff will locate yourselves with your instruments on top of Pike's Peak. At an agreed moment, when the earth and Mars are in such a position that it is night in two communicating points, we will have a force of men ignite these bonfires."

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Mr. Chalmers paused to give effect to this plan. It had made an impression. The Astronomical Staff expressed in their faces the appreciation which it was not necessary to voice in words.

"If Mars is inhabited, and if their astronomers are attending to their business as they should be," continued Mr. Chalmers, "they can read those letters as plain as you can make out the sign of an oyster house at night as you walk up Broadway. They may not know what it means, as they probably have an alphabet of their own. But if they have as much sense as a police detective they will see their cue. They will reproduce the same letters on Mars to let us know that they are 'on.' We will say nothing about it to the public when we set off the bonfires. The people out in Colorado and Kansas will pay little attention to scattered bonfires, and if they did they would not guess what the scheme was. It will probably take the people on Mars some time to get ready to signal back. When they do, all of the astronomers in the world will see it. Of course you will see it on Pike's Peak, but you keep quiet. Let the news come from the great observatories at Cambridge, Lake Geneva, Stanford University and from the English, French, German and Russian observers. Just think of the announcements they will make! In comes an Associated Press cablegram to The New York Gazette, our friend the enemy down the Row:

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““ZURICH, SWITZERLAND, April 16.

““To NEW YORK GAZETTE,

““New York, U. S. A.:

“Professor Starloff, the eminent astronomer, observed remarkable phenomena on surface of Mars to-night. At 9:28 p. m. a light broke out near the center of the planet, gradually brightened, and then revealed the inscription “The New York Record.” The letters showed distinctly for five hours, and were studied by the astronomers until the planet sank below the horizon. It will be watched for again to-night. Telegrams from other observatories report the same phenomenon. There is no longer doubt that Mars is inhabited. Congratulations are being cabled to Mr. Robert Van Horne of The New York Record.”

“All the papers in the world, except The Gazette, will print the news,” said Mr. Chalmers, as he lovingly traced the letters anew on the map of Colorado and Kansas. “If the men on Mars have any sense they will keep it up and make it a standing ad for The New York Record. Talk about your Chinese kites as a means of getting your name up in the air! With these letters as a starter, we could establish an interplanetary code, with The New York Record as a basis.”

This experiment did not eventuate exactly as Mr. Chalmers had planned. There was no response from Mars. The Record declared it to be the greatest scientific experiment of the age, and announced that

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they had conclusively demonstrated that Mars was not inhabited. The envious and splenetic Gazette declared that the experiment proved nothing, except that the people of Mars were too intelligent and exclusive to hold any communication with The New York Record. This was clearly illogical, unscientific, and not in good form.

The Record was the champion of many reforms and stood for the people in sturdy opposition to the encroachments of corrupt wealth. But it was ever sensational in its advocacy of plans for the betterment of humanity. It never descended to the commonplace, and was not prosaic in well-doing. It was ready to advocate a reform provided the campaign in its behalf could be made startling and worthy to compete against other news features.

Mr. Walter B. Hestor was a friend of Robert Van Horne. He was a young man with a fortune and a hobby. His hobby was journalism. His fortune was conservatively estimated at thirty millions, and he was in a position to indulge in any fancy which attracted him. The New York Record under the Van Horne management dazzled him. Its method of handling great news events appealed to Hestor. At one time he contemplated founding a rival paper, and surpassing, if possible, the bewildering strokes of enterprise which were displayed in the pages of that paper. On reflection he decided it meant too much work. He realized that the management of a great newspaper entailed an enormous amount of detail.

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Though possessed of much energy and persistence, Walter B. Hestor was introspective enough to realize that he was not fitted for the task of supervising a metropolitan newspaper. He therefore abandoned the idea.

He had no difficulty in forming a close acquaintance with Robert Van Horne. They were fellow-members of several clubs, and both were fitted by wealth and education to move in the same social circles. Hestor lost no time in confiding his ambitions to Mr. Van Horne. He wished to make his mark in the world as a journalist. Mr. Van Horne readily perceived that Hestor was a genius in his line of thought and action. The ambitious amateur would listen to no proposition involving pay for his services. All he asked was a chance to plan and execute those journalistic commissions which gave play to his genius as an initiator and to his skill as a writer.

Mr. Van Horne was delighted to accept the volunteer services of the brilliant but erratic Walter B. Hestor. At the time this story begins, Hestor was about thirty-two years old. He was a member of a New York family which traced its wealth and ancestry back to the sixteenth century. His fortune was an independent one; and, though his tastes were expensive ... did not live up to his income.

It was Walter B. Hestor who secured the first interview with the Czar of Russia. Through his family connections, and after an amount of intrigue

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which would have done credit to a Talleyrand, he held a protracted interview with the monarch of all the Russias; the publication of which startled the world. It occupied the entire front page of The Record, and Hestor's portrait was displayed side by side with that of the Czar, and beneath was the inscription, "Walter B. Hestor, Special Envoy of The New York Record."

It would take a volume to recount the journalistic exploits of Walter B. Hestor. He built the splendid steam yacht the "Shark," and employed it in his worldwide search for sensational news. He took two hundred passengers from a sinking liner, and was decorated by four governments for bravery. In every war the "Shark" was in the foreground. It was the Hestor yacht that ran the batteries at Havana and escaped from the harbor with valuable news and information. At every signal of trouble, Hestor and the "Shark" were sure to be on hand long before the representatives of other papers were aware that news was brewing. At his own expense he established a system of espionage on all the courts of Europe. Hestor was known in every palace of royalty, and in a few years became recognized as the most brilliant newspaper correspondent in the world.

At the time this story opens, Mr. Hestor had returned to New York after a cruise in Philippine waters. He was interviewed by all the newspapers, and his portrait flashed from hundreds of prints in

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all parts of the country. He was proud and happy at his success. His mind was ever alert for some scheme which would emphasize his fame. He regarded his foreign triumphs as but stepping stones to some great *coup* which should immortalize his name.

Hestor was disappointed when he learned that Mr. Van Horne had departed recently on a secret mission to Europe. At first he thought of joining him, but finally decided to remain in New York for a time and devote his energies to matters of local interest. Hestor was greeted warmly at the clubs, and found himself a popular hero. He was welcomed at the theaters and some of his newspaper exploits were made the subject of a topical song and rendered with great success at a leading vaudeville hall. For some time he led a life free from care in company with congenial spirits, who were glad to shine in his reflected fame.

At the office of The Record Mr. Hestor had a luxurious private room, as beffitted his rank as the special envoy of the paper. One afternoon he received a message from his old friend Sidney Hammond, stating that he would be in the city for two days, at the end of which time he would be compelled to make a western trip on important business. Hestor was delighted to hear from Sidney Hammond, and at once arranged a theater and supper party in his honor.

Chapter III

“**A** PARTY of eight occupied the Hestor box at the opera and thoroughly enjoyed “*La Boheme*.” Walter B. Hestor and Miss Edith Le Roy; Sidney Hammond and Miss Olive, his sister; Mr. Converse and Miss De Neuville; Mr. Blake and Miss Meredith, constituted the merry group, which at the conclusion of the opera, mingled in the fashionable mob, and after the usual delays and annoyances found themselves in carriages speeding toward Fifth Avenue.

There was a crush of carriages in front of Delmonico’s. It was the night hour when New York attains the height of its feverish activity. The avenue was alive with swift-moving equipages. An army of lackeys was busy receiving the arriving guests. Inside the massive doors, the strains of an orchestra throbbed in an air heavy with perfume. The glare of light from thousands of electric globes was reflected from glass and marble, but subdued by palms and masses of roses.

A table had been reserved for Mr. Hestor and his

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guests—brave in its array of linen and flowers, and its glitter of cut glass. As Mr. Hestor entered the hall he was recognized by scores of friends and for a few moments held an impromptu reception.

When this social duty was ended, Miss Edith Le Roy took prompt charge of certain details—as was the wont of this vivacious young woman. Mr. Hestor had seated himself next to Sidney Hammond. Miss Le Roy had no idea of consenting to such an arrangement.

"You are the host, Mr. Hestor," she said, "and you must take the head of the table. Miss Meredith will sit at your right, and Mr. Hammond will take his place next to her. I am not going to permit you and Mr. Hammond to monopolize each other's conversation. I can trust you, Miss Meredith, to keep Sidney and Walter from entering into any discussion of their dreary schemes for reconstructing the universe."

Miss Meredith laughingly agreed to do her very best.

Miss Le Roy contemplated her disposition of the guests with satisfaction, and declared it a triumph of epicurean diplomacy.

"The opera was just splendid!" she exclaimed, as she sank back in her chair with a sigh of pleasure. "Wasn't Saleza superb in that solo!"

Miss Le Roy then entered into a spirited dissertation concerning the relative merits of two recently published novels. As the writer of a book which

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had been favorably received by critics, she considered herself an authority on current literature. She was a girl of a dashing type of beauty; the only daughter of wealthy parents who petted and idolized her. They would have spoiled her, were it not that she possessed the trait of unselfish good nature. She was in fine spirits this evening, and looked lovely in a costume which was a fitting frame for her style of beauty. Her dark eyes flashed when animated by conversation.

Miss Olive Hammond was of a different but not less attractive type. With a mass of golden hair, dark blue eyes and a white skin, perfect in its delicate tints, Miss Olive formed a radiant contrast to the darker beauty of Miss Le Roy, and to the stern and expressive face of Sidney. Miss Hammond was devoted to her accomplished brother, who was twelve years her senior, and never seemed happier than in his company.

Miss Meredith and Miss De Neuville were pleasing types of that metropolitan young womanhood developed in an environment of wealth. They had tramped over golf links, romped in the surf at Newport, roamed in the Adirondacks, basked in the winter delights of Florida and California, and had ransacked the scenic pleasures of the continent at the expense of fathers who were content to slave in offices in weary pursuit of needless wealth.

The dinner went on merrily amid a general conversation in which a limitless number of topics were

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introduced, discussed, and dismissed. Terrapin followed bouillon, and canvas back ducks were served with some rare old Burgundy. The spacious dining halls had in the meantime become crowded, and the orchestra encountered a noisy rival in the laughter and conversation which mingled in a harmonious blend from hundreds of tables. Dainty preparations of shell fish gave place to a salad, followed by a *glacé*, which Miss Le Roy pronounced "a dream in old rose." While the ladies discussed bonbons, the gentlemen lit cigars or cigarettes, and wooed the god of Nicotine with all the ardor which follows the enjoyment of so sumptuous a repast.

While Miss Le Roy was energetically defending her favorite French author from an attack unwittingly made by Mr. Blake, her plans so carefully arranged at the opening of the dinner were disrupted by Sidney Hammond, who readily persuaded Miss Meredith to change places with him. Miss Le Roy smiled her scorn when she discovered this duplicity, and promptly announced a social boycott against the ungallant Hestor and Hammond, who already were absorbed in a quiet conversation on a topic which seemed of special interest to them.

Sidney Hammond was a college mate of Walter Hestor. He was the stroke oar in the famous crew which humbled the pride of the rival university. Unlike many of the athletic heroes of the institutions of learning, Hammond combined the frame of a muscular Apollo with the brain of the scholar. He

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was even more a hero with the professors than on the campus. The text and reference books prescribed in the curriculum served but to stimulate his thirst for research. Though abundantly able, through the generosity of his father, to enter into all of the pleasures of the gilded class, he performed the rare feat of remaining a studious recluse and retaining his popularity. During the years spent in college he was an intellectual and physical machine, seemingly incapable of mental or bodily fatigue. The few friends who enjoyed the privilege of his apartments found him the best of hosts, with a well-appointed sideboard and the choicest of cigars. Except on rare occasions Hammond did not permit these social relaxations to intrude on his time, and his friends grew to know just how long Sidney would tolerate their company in preference to his books.

At the period of these incidents, Sidney Hammond had reached his thirty-third year. He stood a fraction of an inch over six feet in height and was as erect as a Doric column. His broad shoulders, well thrown back, were slightly rounding rather than square,—as in all masculine figures possessed of uncommon strength. His face was clear-cut and of a dark but unblemished complexion, the nose well proportioned and the mouth stern in repose but sympathetic and good-natured when he smiled. The Hammond jaw was firm, but not so heavy as to indicate irrational stubbornness; yet firm enough to warrant

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the belief that no common obstacle would stand in the way of a purpose deemed just. Dark, thoughtful eyes, at times wandered into mazes of reflection, and were singularly attractive and attentive in conversation. His laugh was natural, hearty and infectious. A broad forehead was crowned with a mass of hair which once black was now faintly tinged with gray.

Sidney Hammond tipped the scales at two hundred pounds. He was the unquestioned peer of any boxing expert in the various clubs of which he was a member, and was the last man that a judicious highwayman would select as a subject for an encounter. Though possessed of all the graces which make a man attractive to the fair sex, Sidney Hammond was classed as a "man's man" by the numerous young women who had failed to arouse in him more than that courteous interest and polite conventionality which society exacts from its votaries.

Hammond was a pleasing conversationalist. He had the rare trait of being equally popular as a listener. He talked rapidly, but with distinctness, and never was at loss for a phrase or an idea. As a listener he at once engaged the rapt sympathy of the speaker.

"Any one can talk well with Sidney Hammond as an audience," declared Miss Edith Le Roy on one occasion. "Without saying a word he leads you on, and on, and on. Why, I once talked to him an hour without stopping, and it never occurred to me until

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I was entirely out of breath that he had said hardly a word. I told him my most secret thoughts. It was like talking to a confessor. But once get Sidney started and you will not care to talk. He is just delightful, but you can't make the slightest impression on him. Oh, well! he will lose his heart some day. They all do."

On the death of his father Sidney Hammond succeeded to an exclusive and lucrative law practice, and to the larger share of an estate probated at \$3,000,000. In most communities he would have been regarded as a wealthy man, but in the New York of this period he stood on a financial footing with thousands of others, and far removed by circumstance and inclination from the circle of monied giants.

Walter B. Hestor, the famous correspondent, had in three years made a great name for himself. He was tall and smooth-featured, with a figure rather slender and slightly awkward. He was of a nervous temperament and was a remarkable combination of native shrewdness allied to an irrepressible frivolity. This latter trait was not a weakness with Hestor. In fact, it constituted his strength. He could put it on or cast it aside, but he generally preferred to wear it. He was liberal in his ideas, but fantastic in his methods of expressing them. To an extent he was an unconscious disciple of the more earnest and more conscientious Sidney Hammond. They were staunch friends, and no approach to discord had marred the years since they first met at college.

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Hestor sipped a glass of wine; knocked the ashes from his cigar, and extended an enameled cigar case to Hammond.

"How long does our famous correspondent intend to remain in New York?" asked Sidney Hammond. "It must seem dull here after what you have been through."

"It seems good to be here," replied Hestor. "I am going to quit roaming around and stay in this country for awhile. I believe that there is more big news on the tapis here than anywhere in the world. I believe there is some sensational news about the trusts if it could be obtained and properly handled."

"They are getting big enough and bold enough to attract attention," said Hammond. "There will be plenty of news about them some day."

"How do you like *The Record's* leading editorial to-day?" he asked.

"The one about the big steel combine, do you mean?"

"Yes."

"Candidly, I cannot say I liked it," said Hammond, after a moment's pause. "I suppose Williams wrote it. It sounded like his stuff. Williams is a good writer, and there is no better man on local issues, but I am afraid the trust problem is beyond his depth. He denounces trusts. He might as well denounce the Galveston disaster. He has treated *The Record* readers to an entertaining but not novel bit of trust invective. I presume it is what they

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want, but what good does it do? He proposes no remedy."

"Certainly he proposed a remedy," said Hestor, rallying to the support of the editorial staff. "He demands the enforcement of the anti-trust law which, if put into operation, will result in the disintegration of criminal trusts."

"You talk like a political platform, Walter," returned Hammond. "You believe nothing of the kind. You are perfectly well aware that no effective anti-trust law will be affirmed by the courts. Every time a test is made, the various courts pronounce such laws unconstitutional. Twenty states have passed anti-trust enactments, and all have met the same fate. I do not believe it is possible by law to prevent any two men, twenty men or hundred men from consolidating their interests and thereby effecting a saving and increasing their profits. The trust is the inevitable result of evolutionary forces. It possesses certain advantages. These must be conserved. On the other hand, the trust of to-day possesses certain features which menace our very existence as a people. A remedy must be found; but it must be a natural remedy. You know my views on this subject, and I do not propose to abuse your hospitality by inflicting anew on you the details of my pet theory, which may or may not be worthy of consideration."

"Your theory is all right, Sidney, and I already have announced myself your convert," said Hestor.

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"I'll tell you what you do. Write out your plan as you have explained it to me, and we will make a two-page Sunday feature of it. I will send proof-sheets of your matter to all of the big trust magnates, and some of them will answer it. I don't suppose any of them will heartily approve it, but it will make interesting stuff. What do you say? We will have a four-column picture of Mr. Sidney Hammond, the eminent social economist, and then a group with Morton, Carmody, Kent, Rockwell, Haven, Pence and other multi-millionaires. Such an article will please Bob Van Horne."

"You will do nothing of the kind," said Mr. Hammond, with some decision. "Whatever views I have on the subject are undeveloped, and the problem is too great for me to pose with any petty remedy. It would make me a jest among my friends, and could do no good, either to The Record or to the cause of better conditions. What is more, the wealthy men you have named would pay no attention to my screed or to that of any other theorist."

"If we could but devise some plan to bring about a national or international congress of such men," said Hestor, taking out his pencil and jotting down a list he had in mind. "I can imagine the headlines, 'College of Financial Giants,' 'Millionaires as Reformers,' 'Syndicates to the Rescue,' 'Trusts Tremble,' 'Wealth Willing to Compromise.' It would be great! If we could get some foreign financiers

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with titles to stand sponsor for the idea, our home product would be more likely to follow their lead. It is worth thinking about. I am going to cable Van Horne and suggest it to him."

"I am afraid you would be wasting your time," said Hammond. "It seems to be the logic of history that power never pauses on the brink of a precipice but plunges wildly over. These men cannot stop. They do not know how to stop. Imagine Palmer J. Morton dropping business long enough to listen to the discussion of plans which, if carried out, would check his ambition to be the undisputed dictator of the railway traffic of a continent! He would not do it. He is satisfied with things as they are, and undoubtedly has convinced himself that he is one of the greatest benefactors in history. Perhaps he is; but his methods are going to be criticized."

"Did you ever talk to him on such subjects?"

"No. I know him too well to attempt it," said Hammond with a grim smile. "I have several law cases in which his interests are involved, and I know his habits. He talks nothing but business in his office. When he quits his bank he drops everything, and woe to the man who reminds him of business affairs. At the club he pursues the ordinary amusements, and seems to enjoy them. When he takes a vacation—which he does for a week or two in the dull summer season—he has cleared his business decks, and would hurl from his yacht the man who

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used the word, 'business.' I do not blame him. The same is true of the other men you have named. You know them as well as I do. They have,—or at least think they have,—the load of half of the world on their shoulders, and seem condemned to carry it to their graves, unless it becomes unbalanced and falls off."

"No, I do not think it possible to bring such a body of men into a conference," continued Hammond, as Hestor remained silent, with a far-away expression in his eyes. "In the first place they would not meet; in the second place, they would not talk. They are not willing even to defend their methods, to say nothing of taking the initiative towards reforming them. We must possess our souls in patience; do the best we can, and let the sequence of events work out its destiny. It is our good fortune that we can better afford to wait than most of those who think they have reason to complain. A millionaire lawyer with a good practice, and the millionaire correspondent and special envoy of a newspaper, should be able to withstand the onslaughts of trust magnates for a considerable period."

"I am going to form a trust," said Hestor suddenly.

"Yes?"

"You need not laugh. I am. I am going to form a newspaper trust."

"All right, Walter," rejoined Hammond, who was familiar with Hestor's moods. "It is too late

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for you to begin to-night. Let me know when you are ready to draw up the papers and I will render you my best services as your attorney. Thus far I have been more successful in organizing trusts than in fighting them."

"I will need your services in a short time," said Hestor with some excitement, which Hammond attributed to the wine. "I am not jesting. Of course this is confidential."

"Certainly. I am going to Chicago to-morrow, and will be back in about a week."

"Let me see you when you get back. I shall wish to talk with you."

"I will do so. Olive, my dear," said Hammond, addressing his sister, "it is time your aged brother was on his way home. I shall ask the permission of the ladies, and of our excellent host to depart, as I have a long journey ahead of me to-morrow—or more properly to-day—it now being past two o'clock."

"You and Walter are as ungallant as you can be," pouted Miss Le Roy, as Mr. Hestor gave the signal for the party to disperse. "Just because you have talked all you wish, we all must run along home, like good little girls. I am going to give a supper party soon, and it will last until everybody has talked as much as they care to." And with this awful threat Miss Le Roy was captured by Mr. Hestor and led away to her carriage, nor did her smiling face show signs that her resentment at her wrongs was deep or lasting.

MR. HESTOR PLANS ♦ A NEWSPAPER TRUST

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Chapter IV

MR. W. B. HESTOR'S private office in The Record building consisted of a large, well-furnished room which adjoined that used by Editor Van Horne. During his absence on the "Shark" or elsewhere this room was kept closed. The walls were covered with charts and maps, and also with portraits of famous singers and actresses — a mixture of science and amusement in keeping with the Hestor character.

Hestor was the most popular man who ever frequented a newspaper office. In the language of the police reporter, he was an "easy mark." Any sort of tale of woe would extract financial tribute from him, and the reporter in trouble never had to look further than Hestor when that gentleman was in the city. He was in his element when surrounded by a crowd of working newspaper men, but entertained so liberally that Mr. Van Horne was compelled to caution him.

"You keep away from my men when they are on duty or I will discharge you," said Mr. Van Horne

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on one occasion. "You are getting to be altogether too popular. When you are around, the staff is thoroughly disorganized, and it takes a month to get them back into shape after you are gone." Hestor made all kinds of promises, and broke them.

The morning after the supper, Hestor appeared at the office at an early hour. He looked over his mail, and then wrote a note to Palmer J. Morton, the great financier and railroad magnate, requesting an early interview on a matter of some importance. This off his mind, Hestor made the rounds of the office. He chatted awhile with Mr. Chalmers and then drifted into the art department. He was in effervescent spirits, and seemed highly satisfied with all the world. Finally he returned to his room and proceeded to work off the exuberance of his animal spirits by performing a clog step to a lively tune, the words of which he sang with more regard for speed and exact time than for expression :

"There was an old geezer, and he had a wooden leg;
No tobacco could he borrow, no tobacco could he beg;
Another old geezer was cunning as a fox,
And he always had tobacco in his old tobacco box."

(Spirited breakdown, and repeat—)

"Yes, he always had tobacco in his old tobacco box."

As the versatile Mr. Hestor paused to contemplate, with much satisfaction, the success which had been attained in this terpsichorean diversion Mr. Chalmers, the managing editor, entered the room.

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"Here is a cablegram from Reynolds, the man you left in charge of the Philippine situation," said Mr. Chalmers, as he laid two yellow pages on Hestor's desk. Reynolds was one of the war correspondents of The Record. "He cables us that The Record's Philippine Expedition under his command has defeated the natives with great slaughter and has taken possession of the Island of Mindero. He has declared himself governor and has established a provisional government. He says he will tolerate no interference with his plans by the United States government. It is hot stuff."

"Reynolds is a good man, but he is sometimes too impetuous," said Hestor, as he read the cablegram. "He needs some one with discretion to direct his efforts. Send him word to compromise with the government, but to protect all of the rights of The New York Record in any settlement."

"By the way, Chalmers," said Hestor, as he paced up and down the room, "why wouldn't it be a good scheme to let the women of New York assume entire charge of The Record for a week. Get some well-known society woman to act as editor-in-chief, and advertise for women writers of all kinds. Of course you will have to look after the mechanical and routine part of the paper, but let them collect and write all the stuff. Select young women to report the horse races, prize fights, the police news, the courts and handle all of the departments of the paper. They could run just as much or as little

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foreign and out-of-town stuff as they pleased. They would write all of the editorials and draw all the pictures. Great scheme—don't you think so?"

Mr. Chalmers said it probably would drive him into an insane asylum, but that it was nothing short of an inspiration. He agreed to outline a plan and to confer with some progressive women he had in mind.

While they were discussing this project, word was received from Mr. Palmer J. Morton that though very busy he would be pleased to see Mr. Hestor about four o'clock that afternoon. The great financier was not unacquainted with the erratic correspondent of *The Record*, and while not in sympathy with the aims or methods of that paper was not inclined to incur hostility by refusing the request made by Hestor.

At four o'clock the Hestor automobile wheeled in front of a Broadway office building, and a few minutes later the famous correspondent was ushered into the magnate's private office. This apartment was severely plain. A large railroad map of the United States occupied all of one wall. A dingy bust of a dead railroad president was in an opposite corner, and the room was also graced with an engraving of the dark-gowned members of the United States Supreme Court of 1873. There was also the draughtsman's plans of a steam yacht. Everything was in perfect order. The large oak desk was free from the confusion which marks the close of a busy

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day with many men of affairs, and was as clean and neat in its systematic array of papers and letters as if it had been made the special care of a painstaking clerk.

Mr. Morton was a large, broad-shouldered man, with a close-cropped beard which must once have been black or dark brown. Shaggy grey eyebrows stood guard over eyes of a steel blue-grey; eyes which looked you full in the face as if to bid you tell your innermost thoughts; and to tell them quickly. Enormous hands were knotted with muscles of which the foreman of a railroad section gang might be proud. A dark suit of blue; a scarf of the same color, without any pin; and a modest watch chain, were features of apparel which distinguished Mr. Morton from the well-dressed attendants who ushered Hestor into this office.

"I am glad to meet you again, Mr. Hestor. Take a chair. You will find that one more comfortable. I trust you do not intend to interview me. You know my rule." Mr. Morton looked sternly at Hestor, who smiled and replied that he had long ago abandoned that enterprise as a vain pursuit.

"I have called on a matter of business," said Mr. Hestor, briskly, as he removed his gloves, and leaned slightly forward in his chair. "You are a busy man and I will attempt to state my proposition as concisely as possible. According to popular report and to general knowledge you have been the moving spirit in those great financial undertakings which

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have resulted in the reorganization of various industries. Your standing is such that your name is sufficient to guarantee the success of any undertaking of this character. Did it ever occur to you that there is one great industry which never yet has tested the benefits which come from a community of ownership? In other words, have you considered the possibilities of a newspaper trust?"

Mr. Hestor paused. The stern old millionaire did not answer for a moment, and seemed to be waiting for the editor to continue. Hestor was content to wait.

"I have thought of it, but I did not imagine the first suggestion would come from a representative of *The Record*," said Mr. Morton. Hestor was not the least abashed.

"I am not responsible for what appears in *The Record*, and you know enough about newspapers, and especially metropolitan papers, to understand the exigencies of politics," he said. "You will concede that our criticism of trusts has not seriously interfered with your plans. In any—"

"I do not concede that," interrupted Mr. Morton. "That, however, has nothing to do with your proposition. State your plan. I am willing to listen to it."

"There is no industry in the country offering so great an opportunity for trust management as that of the newspaper press," said Mr. Hestor, with earnestness. "It is true that we have the Associ-

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ated Press service, which is a coöperative affair, but this, while an invaluable adjunct, is really a small item in the total expense of a great paper. It simply does on a small scale what can and should be done on a large scale."

"You would have a syndicate of papers—one paper in each of the large cities," suggested Mr. Morton.

"I would have a syndicate which would own two papers in all cities having populations in excess of one hundred thousand," replied Mr. Hestor.

"Yes, I see. One republican and one democratic paper in each city. Ah-um-m. That would be quite a plan," said Mr. Morton, drawing his hand slowly over his stubbled chin. "Both under one general management, I suppose?"

"Certainly."

"Have you made any general estimates of the expense of such a plan, or prepared any synopsis of the way in which it could be executed?" asked Mr. Morton, with the first manifestation of real interest.

"I did not care to go to the expense and trouble of doing so until I had a conference with you," replied Hestor, who guarded himself against over-enthusiasm when he saw that he had made some progress. "It will require considerable capital, much work, and good judgment in the execution of the plans; and more than all, the most rigid secrecy must be maintained. You are the only man to

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whom this subject has been broached, and I need not ask you to regard this matter as strictly confidential in case you should decide to do nothing in the way of its advancement."

Mr. Morton nodded his head and growled a consent to this injunction, which he evidently regarded as unnecessary.

"I would start this syndicate in a chain of thirty cities, with two papers in each," continued Mr. Hestor, who rapidly noted a list. "Here are the cities I had in mind: New York, Brooklyn, Boston, Philadelphia, Baltimore, Washington, Rochester, Buffalo, Atlanta, New Orleans, Louisville, Cincinnati, Pittsburg, Cleveland, Detroit, Indianapolis, Chicago, Milwaukee, St. Paul or Minneapolis, St. Louis, Omaha, Galveston, Kansas City, Denver, Helena, Seattle, Tacoma, Portland, San Francisco and Los Angeles."

Mr. Hestor then entered into a detailed and comprehensive explanation of the proposed newspaper trust. He submitted figures showing that sixty papers could be purchased for less than \$115,000,000, and proved that these papers were then earning \$7,500,000 a year, or more than five per cent. on the required investment. Hestor proposed retrenchment in three important departments, viz.: the Sunday papers, the editorial staffs, and the abolition of the advertising agency. Instead of preparing sixty Sunday papers, the syndicate would print four, each of surpassing excellence. These four papers would

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give all syndicate papers in contiguous territory a distinct Sunday paper. Each of these four Sunday papers would have a marked specialty, and each would strongly appeal to a certain class of readers. One would make a specialty of amusements; another of literature; the third of fiction, and the fourth of science and art—but each would be a complete magazine. Hestor showed that four such Sunday magazines could afford to employ the highest literary and artistic genius of the world, and proved that no competition with them would be possible. The saving would amount to not less than \$4,000,000 a year, in the single item of Sunday papers.

The editorial department would be conducted on a similar plan. Instead of four hundred editorial writers—as at present—he would have a staff of twenty; acknowledged authorities in their respective specialties. The editor-in-chief would keep in touch with the owners of the syndicate, who would thus be able to dictate the thought of the country in the leading Republican and Democratic papers.

“The reduced expense of the editorial department will be about \$700,000,” said Mr. Hestor. “You can place your own estimate on the financial benefits your syndicate will receive from being able to inspire and regulate the thought of a nation.”

Hestor then explained how millions could be saved by dealing direct with advertisers without the intervention of the advertising agency, which he characterized as the “most stupid survival of the middle-

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man system." He explained that the agency levied tribute on advertiser and newspaper, and that an enormous percentage was absorbed by a worthless parasite. Hestor said that a staff of ten men could do the work now performed by several thousand.

"The expense of securing advertising will be practically nothing," concluded Hestor; "the average rates will be doubled, and we will receive all of the enormous fund which now goes to the agencies. This will be of benefit to all concerned, except to the useless and decadent advertising middleman. I would not dare place any estimate on the added revenues from this much-needed reform. It certainly will far exceed any other item of saving."

"You make out a strong case," said Mr. Morton, after an interval, in which both gentlemen said nothing. "This is too important a matter to decide off-hand. I should not care to go into it without consulting with some of my associates. What financial interests have you in mind in this connection?"

"I propose to leave that matter entirely in your hands," replied Mr. Hestor promptly. "I do not know that I am on unfriendly terms with any of the men who are reported to be your associates in similar reorganizations. I stand ready to invest \$10,000,000, provided a company is financed for a total of \$125,000,000 or \$150,000,000. I have talked this matter over with Mr. Van Horne, and you can count on his coöperation."

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"You have the proper confidence in your plans," said Mr. Morton. "I will discuss this project with some of my associates. If I find they deem it worthy a more careful examination, it might be well to arrange a conference and settle on some definite mode of procedure. Mind you, I am not holding out any promises. If these gentlemen evince a decided interest in the matter I will communicate with you. The secrecy of the plan will not leak out through the men I have in mind."

"When can I reasonably expect to hear from you?"

"Four of the gentlemen I have in mind meet here to-morrow afternoon at a director's meeting," said Mr. Morton, consulting a memorandum. "Later they dine with me at an uptown club. I will see what they think about it and send you word when I can see you. In the meantime it will be a good idea to reduce your plans to writing. If possible, make an estimate of the amount annually expended by your sixty papers for commissions paid to advertising agencies. Make your report as comprehensive as possible. I can give this no more time to-day. I have an engagement at five o'clock."

Mr. Morton arose, closed his desk, and shook hands with Mr. Hestor. That gentleman joined the crowd of clerks who had finished their day's work, descended the marble stairs and stepped into his automobile. The observer might have thought that the correspondent of *The Record* was stamping his

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feet to keep them warm as the vehicle sped up Nassau street. He was not. He was executing a "sitting clog step" to his favorite melody:

There was an old geezer and he had a wooden leg;
He had no tobacco, no tobacco could he beg.
Another old geezer was as cunning as a fox,
And he always had tobacco in his old tobacco box;
Yes, he always had tobacco in his old tobacco box.

As the automobile swung into Park Row, Mr. Hestor was singing and dancing the second verse; a feat which he attempted only on occasions of great moment:

Says Geezer number one, will you give me a chew?
Says Geezer number two I'll be damned if I do;
Go save up your nickels, and save up your rocks,
And you'll always have tobacco in your old tobacco box;
Yes, and you'll always have tobacco in your old tobacco box.

SOME STRANGE HAPPENINGS

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Chapter V

THIS narrative now has to do with a series of incidents which stirred Wall Street to its speculative depths. The stock market had sustained a decided set-back in March. The foreign money market was in an unsatisfactory condition. England, Germany and Russia seemed on the verge of an industrial and financial collapse. There were heavy withdrawals of gold from the Bank of England, and consols dropped to the lowest point in years. The New York market did not yield to any extent to these disturbing factors until an unlooked for bank failure in Boston, with extensive New York and Chicago connections sent a shudder through the entire list. Three leading railroad companies made discouraging monthly statements of earnings. An ever-watchful operator, with bearish tendencies, saw his opportunity and smashed the market by heavy "short" selling. He had little trouble in reaching the margins of the mob of small speculators, and their holdings swelled the proportions of the riot. It was not a panic, but it

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was a most emphatic scare. The wise financial editors characterized it as "merely a return to healthy, normal conditions, in which the stocks held in weak hands had been transferred to investors and those able to carry them in spite of transient declines," which is the same as saying that the "lambs had been sheared," and that the wise ones were content to await a new growth of wool on the backs of the patient sheep.

The foreign situation brightened in April. A big railroad combination was effected with a blare of trumpets and the public fought for a chance to buy stocks. Everything went up. The old bears turned bulls and bought stocks. They gave out profound interviews in which they informed the delighted public that "prices were beginning to adjust themselves to that permanent higher plane, in conformity with the new conditions, made possible by our unprecedented prosperity as a nation and by our firmly established position as a financial world-power."

Like love's sweet song, these well-rounded phrases are ever old but ever new. To their soft notes the credulous speculative public responds as does the doe to the call of the hunter, or the trout to the fly. "There is not a cloud in sight!" exclaims the wily old speculator. Every fool in the country believes him and leaves his umbrella at home. He is lucky if the then brooding cyclone leaves him with enough clothes to warrant the use of an umbrella.

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Certain it was that an unmistakable stock boom was well under way at the time this history opens. On the Saturday following Hestor's interview with Mr. Morton there was heavy selling from houses supposed to be identified with the leading bull interests but the market closed strong with substantial advances well distributed throughout the list. There was some questioning as to where this selling came from, but the leaders for an advance were so earnest and evidently sincere in their assertions and denials that no general suspicion was directed against them.

Monday was an ideal day; more like June than the first of May. It was so warm that the more sturdy of the toilers in the "curb market," which surges up and down Broad street, discarded their heavier coats and from mysterious sources produced linen sackcoats and other light summer wear. The old Trinity churchyard was splendid in its new garb of green. Luxuriant creepers traced virgin beauties on the grey and crumbling old gravestones. The twittering of birds in the elm trees mingled with the jargon of the streets. Fleecy clouds floated lazily overhead and nature was pregnant with the birth of summer. The air was like ozone. Pleasure seekers thronged Battery Park and revelled in the intoxicating beauties which mark the first summer day of the year.

Little cared the wild crowd on the floor of the New York Stock Exchange for the glories of the

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weather. They knew it was good for the crops. The reports from every section of the West were glowing. A flood of buying orders poured into the commission houses, and brokers fought to execute orders at the opening. London cables came in higher. There was a rumor of a big British victory in Africa. Another well-authenticated report stated that the war was on the verge of a settlement. Money rates were low. It was a sad outlook for the bears. Good news came from everywhere. There was no stopping the market. Baltimore & Ohio rose six points; Milwaukee & St. Paul four and one-half points; Jersey Central, five and one-eighth points; Metropolitan, three points; Sugar an extreme advance of eight points. This was at noon.

At this hour the rise was checked. There was heavy selling from houses active in the same direction on Saturday. It was attributed to "profit taking," and the bulls prepared for another assault. They carried the market up half a point. Between one and two o'clock a Boston and a Chicago house sold more than two hundred thousand shares of Baltimore & Ohio, St. Paul, Jersey Central, Metropolitan, Sugar and some of the industrials including Steel and Iron. This dampened the ardor of the professionals. They could not understand it. Correspondents were asked by wire for information. None was forthcoming. The wise ones were puzzled. There was something back of this movement which

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worried them. There was a traitor somewhere! Who was it?

Mr. R. J. Kent, the great operator, paced slowly up and down his room, but never missed an examination of the tape as it escaped from the chattering ticker, by an interval exceeding half a minute. As the hour of two approached, the little machine became furious in its efforts to keep pace with the operations of the sweating, swearing and struggling brokers, two blocks away. Mr. Kent let the tape slide through his fingers and read a record which translated was as follows: 3,000 shares Sugar 149½—2,200 Sugar 149—4,000 Sugar 148½—700 B. & O. 107½—1,100 B. & O. 107—2,800 B. & O. 106½—500 B. & O. 106—3,200 St. Paul 171—4,000 St. Paul 170½—500 St. Paul 170—3,000 St. Paul 169½—1,400 Metropolitan 173½—900 Metropolitan 172½—1,600 Metropolitan 171½—4,000 Jersey Central 159½—800 Jersey Central 158½—1,700 Jersey Central 158—55 Jersey Central 158½—2,400 Sugar 147½—800 Sugar 147.

Mr. Kent stepped to his private telephone.

"Who is selling that Sugar?" he asked his broker.

"Street & Rogers are selling most of it now. Brokers for Morris & Hauser of Boston, and Wright & Fanning of Chicago have also been selling it. These houses have been selling St. Paul, Jersey Central, Baltimore & Ohio, Metropolitan, Steel and

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Iron and other stocks," was the prompt answer. "I advised the office of it some time ago."

"Who is the selling for?"

"No one seems to know."

"What do Haven's brokers say?"

"They seem to be up in the air. They are still buying Sugar."

"All right. Good-bye."

Mr. Kent called up Mr. Haven, the great sugar magnate.

"What in the devil is the matter with your Sugar stock?" he demanded.

"I don't know," was the response. "It's all right. I am buying it as fast as it is offered. What is it now?"

Mr. Kent examined the tape.

"One hundred and forty-eight and a quarter," he replied. "It has been down to one hundred and forty-six and a half but has recovered some. Who is doing that selling?"

"Sure, I don't know," answered Mr. Haven with some impatience. "Probably some one taking profits. It will go up again."

"All right. Thank you. Good-bye."

Mr. Kent studied the tape for a few moments. The market was slowly steadyng. The public was obeying the mandate, "buy on every reaction." Mr. Kent pondered deeply. He rang a bell.

"How much Sugar have I bought?" he demanded of his private bookkeeper.

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"Forty-three thousand shares," was the reply.

"It will average about 142, will it not?"

The bookkeeper produced a slip of paper, ran his eye over the figures, made a rapid calculation, and said that the average price paid for this line of Sugar stock was 142 $\frac{5}{8}$.

"Very well; that is all," Mr. Kent said.

He called up his broker who represented him on the floor of the Stock Exchange.

"Sell all the Sugar you can without breaking the market," he commanded in a voice which could not be heard ten feet away. Wall Street is all ears. "There is good buying just now. Begin on 500 share lots. Feel them out at the start, but keep busy. Sell at least 50,000 shares before the close, no matter what happens. When you have sold 20,000 shares, offer it in one, two and three thousand lots."

The broker repeated the order quickly so that there could be no mistake. Mr. Kent returned to the ticker.

"Some one taking profits, eh?" muttered Mr. Kent as he paced the floor, nervously chewing an unlighted cigar. "I'll show them how to take profits! They must think I am in my second childhood. They have an idea I am going to hold the bag, do they? This is the way they keep their agreement!" He rang the bell furiously.

"How much B. & O. have I?"

"Fifteen thousand shares at an average of 93," was the reply.

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"Wire Brown & Addy of Boston, to sell me 20,000 B. & O. at the market. Send word to Blake & Co. of Chicago to sell me 25,000 St. Paul at the market. Rush! hurry!"

He was at the private telephone again.

"How much Sugar have you sold?"

"Twenty-two thousand. It has broken a point and a half."

"That's all right. Put it out in two and three thousand lots. Sell me 30,000 shares of Metropolitan at the market. Got it? That's right. Good-bye."

The ticker was singing like a sewing machine. Sugar, B. & O., St. Paul, Jersey Central, Metropolitan, Steel and Iron and other stocks came out in blocks of from one to four thousand and even five thousand lots. But the market held remarkably well. There was "not a cloud in the sky," and the public was sunning itself. But even their guileless optimism could not withstand the impact of the mysterious interest which had been selling hundreds of thousands of shares on Saturday and during the present session, reinforced as it was by the enraged Mr. Kent, who ascribed this selling to the perfidy of his associates. When the day's battle was over the field was covered with the dead and wounded. Sugar had closed at 145 $\frac{1}{4}$ bid and 146 asked. Baltimore and Ohio had dropped to 105 $\frac{5}{8}$; St. Paul to 167 $\frac{1}{8}$; Metropolitan to 170; Jersey Central to 158 $\frac{1}{2}$; and Steel and Iron showed a net loss for the day of three

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points, and an extreme drop from its high point at the opening of nearly nine points.

When Mr. Kent had received reports from his brokers, and telegraphic advices from Boston, Chicago and Baltimore, he found that he had sold 55,000 shares of Sugar and that all of his other commissions had been executed. He had accomplished one of the phenomenal changes of position for which he was famous and dreaded. In a hundred offices his name was mentioned, coupled with expressions which would not warrant reproduction on these pages. He quietly talked the situation over with his lieutenants, instructed them to "smash" the market at the opening the next morning, and with an unruffled mien left his office shortly before four o'clock.

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Chapter VI

I SEE a hell of faces surge and whirr
Like maelstrom in the ocean—faces lean
And fleshless as the talons of a hawk—
Hot faces like the faces of the wolves
That track the traveler fleeing through the night—
Grim faces shrunken up and fallen in.
Deep plowed like weather-eaten bark of oak—
Drawn faces like the faces of the dead,
Grown suddenly old upon the brink of Earth.

IS this a whirl of madmen ravening
And blowing bubbles in their merriment?
Is Babel come again with shrieking crew
To eat the dust and drink the roaring wind?
And all for what? A handful of bright sand
To buy a shroud with and a length of earth?

THE green of May is edging all the boughs,
The shy arbutus glimmers in the wood,
And yet this hell of faces in the town—
This roar of giddying madness surging on,
Surrounded by the quiet of the hills;
With great calm star forever overhead,
And, under all, the silence of the dead!

—EDWIN MARKHAM in *New York Journal*.

WHAT happened on this famous Tuesday has been lightly touched on in the opening chapter of this history. The morning papers had devoted considerable space to the "bear flurry" in Wall street. There were guarded allusions to the coup performed by Mr. Kent, who

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had conducted his operations with little attempt to disguise his attitude. His profits were variously estimated at from \$750,000 to \$3,000,000, and it was strongly intimated that he would live to regret the unwarranted scare he had precipitated. The Record had an illustration proving that if Mr. Kent's winnings were in one dollar bills they would make a package three times the height of the Eiffel tower, and that it would take two express cars to hold them.

This pleased the public, and reconciled them to the losses which had been sustained by the small speculators.

On the preceding evening the excitement on the Stock Exchange had been transferred to the big hotels and fashionable cafés uptown. The more important speculators made the circuit of the hotels and clubs in search of the financial giants of Wall street. Such as were interviewed professed utter ignorance of the cause of the decline. Mr. Kent was not to be found at any of the places he was wont to frequent and several anxious followers called up his residence by telephone, but were told that he had not yet arrived. Mr. Morton did not make his usual appearance at his favorite club. The morrow was anticipated with dread by those who had trailed in on the much-heralded boom.

On the following Tuesday morning London ignored the New York break in prices and opened strong. Chicago and the speculative West looked on its splendid crops and telegraphed buying orders

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in generous volume. The galleries around the trading floor of the Exchange were crowded with the sight-seers who are always in force when the market is excited. The hand on the big clock slowly approached the hour of ten. The thousand or more brokers gravitated towards the various standards which bore the names of the important trading stocks.

Did you ever make the experiment with iron filings and a magnet? Place such filings on a sheet of paper and pass a magnet under the paper. The tiny bits of metal will mass themselves in peculiar and irregular figures. As the magnet moves, kaleidoscopic changes will be effected. Individual filings will detach themselves from one mass and fly to another.

Such was the scene on the floor of the New York Stock Exchange. The great gong sounded. The murmur became as the roar of a freight train as it dashes past the echoing walls of a station. At the signal of the gong a thousand well-dressed men became maniacs. Their faces grew purple. Madness glared from their eyes. They assaulted one another. In their demoniacal fury coats were ripped from shoulders, hats crushed, and scarfs torn into shreds. With waving arms and extended fingers, with voices rasping shrill, vibrant, hoarse, thunderous, menacing, incoherent—it was the incarnation of riot, the sublimated essence of disorder. At times a man could be seen fighting his way out of one

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of these human whirlpools. He would clutch men by the throats. They would not know it nor care for it. He would jam his elbows into their sides, and after a struggle seemingly hopeless, would escape from the surging mass with eyes bulging and face bruised in the conflict. You may search the world-scattered tribes of aborigines and you cannot approximate a scene equal to this in savagery. The thin veneer of civilization is melted in the heat of lust.

In a thousand offices men pale with excitement hang over the tickers, or follow with nervous glance the boy as he records the quotations on the bulletin board. The loungers alone are in repose. The attempted jest of the wit is received with mirthless laughter. The affected nonchalance of the loser deceives not even himself. The joy of the winner is savage in its grim selfishness. Such are the catacombs of Wall Street—a crypt swept by the winds of the worst of human passions, and relieved by hardly a spot where sympathy can find a resting place. In a hundred cities and towns, restless eyes follow the moves as they are made on the great gambling board. From countless sources money is absorbed and attracted to this common center, to swell the profits of the magnate or pay the expenses of the commission brokers.

The market opened strong and at a slight advance in spite of large offerings of stock by Kent brokers and from Street & Rogers—acting for their un-

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known principals—the market held its own the first half hour. It was at this time that vague and portentous rumors were circulated on the floor, and whispered over telephones. These rumors were greeted with general incredulity, but the effect on the market was apparent from the time the first suspicion was breathed. London, Chicago and other speculative centers continued buying and selling, unconscious of the shadow which was now darkening the street.

The storm broke at eleven o'clock.

The yellow slips distributed by a news agency contained the following paragraph in double-leaded type:

"11:05 a. m. Andrus Carmody, Palmer J. Morton, R. J. Kent and Simon Pence cannot be found. They were last seen in Mr. Morton's offices about four o'clock yesterday afternoon. Their relatives know nothing of their whereabouts. The police and detective force have been notified."

A message of similar purport was recorded on the tape.

Any description of the scenes which followed on the floor of the Stock Exchange would be deemed exaggeration by those who never have seen a speculative panic sweep all before it. The tempest was loosed. Before its fury the sturdy financial oaks bent in the blast. The puny speculative saplings

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were uprooted and borne away on the wings of the cyclone. Staid old men who had not been seen on the floor of the Exchange for months, rushed hatless through the streets and hurled themselves into the crazy mob.

The sixty acres of the financial district was a Bedlam. Men tore papers from the hands of newsboys and rushed away without paying for them. The wildest rumors, if of evil purport, became certainties. The word went down the Street that a great bank had closed its doors. There was no fragment of truth in the statement, but it was accepted as an unquestioned fact. It was charged that the great enterprises in which Carmody, Pence and Morton were concerned were insolvent, and that these men were in secret conference, endeavoring to arrange a compromise with the creditors. Mr. Kent was regarded as the speculator who had been intrusted with this news, and commissioned to use it to recoup some of the losses.

The evening papers were flooding the city with extras. The news was so stupendous as to confound the genius of the designers of headlines. There was neither space nor type sufficient to depict their emotions. But the imagination of the reporters was equal to the crisis. In bewildering succession the millionaires were kidnapped, lured away and murdered by anarchists; had committed suicide, or reposed safely in the bosom of their families.

At one o'clock Sugar had dropped 25 points, Bal-

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timore & Ohio 18 points, St. Paul 14 points, Metropolitan 32 points, Jersey Central 17 points and Steel and Iron 21 points. The stocks in which the missing men were not known to be interested withstood the shock with smaller losses, but the whole list was mutilated almost beyond recognition. The news had reached London too late to permit English operators to cover in that market, and the cables bore the tales of their dilemma.

Shortly after one o'clock brokers in the employ of Street & Rogers jumped into the market as buyers. In the first hour of the session, before the break came, it was estimated that they had sold not less than three hundred thousand shares, and Kent brokers had sold fully one hundred thousand more. The total sales for the first hour reached the unprecedented total of twelve hundred and eighty thousand shares. From eleven until one o'clock the representatives of Street & Rogers did nothing. They then began to take some of the stock as it was offered. They became the center of riots. Men fought like fiends to sell them stock. In spite of their support the offerings were so numerous that prices still declined. They bought Sugar in ten and twenty thousand share lots. In an hour Street & Rogers had covered six hundred thousand shares.

Two papers appeared with extras containing a dispatch from Philadelphia stating that Messrs. Morton, Carmody, Pence and Kent were in conference at the Hotel Lafayette. It related with great explic-

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itness that they were considering the details of a gigantic railroad combination, and the article contained a brief interview with Mr. Morton in which he refused to discuss the objects of the meeting, but regretted that the public should have become alarmed at the secrecy which had been deemed necessary. The same news was spread through the brokerage and commission houses by the news agencies and came out on the tape.

The effect was electrical. The market rose by jumps and bounds. Every one seemed rushing to cover, but the spurt was short-lived. When the market had advanced an average of ten points, Street & Rogers and Boston and Chicago interests turned heavy sellers. They threw the stock they had accumulated at the bottom figures right and left. They found plenty of purchasers. The Philadelphia dispatch was so good it must be true. It sounded natural, and was a logical reason for the absence of these men. At two o'clock the market was firm and slowly advancing notwithstanding the vast offerings from Street & Rogers. At 2:30 Wall Street was growing optimistic. It regarded the selling as profit taking, and bought with confidence. Sugar rose to within seven points of the opening figure.

Then came the final disaster. It was announced that John M. Rockwell, the great capitalist, and Hiram Haven, the sugar magnate, also were missing. Simultaneously word was received from Phila-

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delphia that none of the gentlemen mentioned had been at the Hotel Lafayette, and that the dispatch was bogus, having been sent out by a commission house which took this method to recoup some of its losses. In the crash which followed several houses went to the wall. Their holdings were thrown on the market. Sugar dropped an extreme forty points. Other securities suffered in proportion. A man stood in the middle of Broad street and blew his brains out. Staid old investment stocks which had regularly paid dividends for years dropped five points between quotations. Sugar fell eleven points on a sale of 400 shares, and did not steady itself for ten minutes, during which time it was worth \$35.00 a share less than it had been those few minutes before.

Once more it was Street & Rogers to the rescue. For two days they had been selling on good news and buying on bad news. Again their brokers stood in the breach and bought Sugar, B. & O., St. Paul, Jersey Central, Metropolitan and Steel and Iron from men who seemed willing to give it away. When the gong sounded at three o'clock, the signal that this awful day was ended on the Stock Exchange these brokers were yet surrounded by swarms of men frantic in their efforts to sell stocks at any prices. It was midnight before the lights went out in the offices of Street & Rogers. Scores of haggard men arranged private settlements on terms which would permit them to remain solvent.

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The profits of the unknown principals or syndicate represented by Street & Rogers of New York, Morris & Hauser of Boston, and Wright & Fanning of Chicago, were conservatively estimated at \$24,000,000.

But they were yet in a precarious situation. Shrewd judges calculated that these houses were "long" on stocks to the extent of fully 1,000,000 shares. In the existing state of the market, with the panic in full sway, the profits might disappear in the torrent of holdings which were being thrown overboard. The experts figured that the unknown syndicate had sold 800,000 shares on Friday, Saturday and Monday, and during the early part of the Tuesday session. They had covered 600,000 shares on the big break which announced the disappearance of the capitalists. Their average profit was estimated at \$20.00 a share or \$12,000,000. On the rise following the bogus dispatch they had sold 400,000 shares, making a total of 600,000 shares for which they were "short." They covered this—according to the best judges—at an average profit of \$25.00 a share or \$15,000,000. This was done during the panic which followed the disappearance of John M. Rockwell and Hiram Haven, and the disclosure of the bogus Philadelphia dispatch. This made their total profits \$27,000,000, but they had purchased an additional million shares, which at the closing figures showed a loss of about three points or \$3,000,000. The syndicate was therefore

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\$24,000,000 winner, with a million shares yet in their possession, which must be sold in a market that seemed shattered beyond hope of repair.

The members of the firm of Street & Rogers gave out no figures and refused to name the men they were representing. They stated that they had considered the market overbought, and had sold stocks in anticipation of a natural reaction. The unexpected bad news had found them in a situation from which they could not help reaping an enormous advantage. They had simply taken profits on the various movements of the market, and did not share the apprehensions of those who feared for the safety of the missing men. Mr. Street declared that prices were too low at the closing figures, even if it were known that the worst had happened. Intrinsic values could not be permanently affected by the fate of individuals, and he advised buying on any further declines.

Thus closed the most memorable day in the history of Wall Street.

Chapter VII

THE hundreds of columns of space devoted by the New York morning papers to the great event could have been condensed into a few paragraphs, so far as any true explanation of the mystery was concerned.

Six men, whose combined wealth was variously estimated at from \$800,000,000 to \$1,250,000,000, had disappeared as suddenly and completely as if the earth had opened and swallowed them. Four of them—Messrs. Pence, Kent, Haven and Morton—had been in the latter's office about four o'clock on Monday afternoon. Mr. Morton's secretary was sure they had held no conference at this time, and said they soon left the building. He thought they left together, and supposed they went away in carriages or in an automobile. It was not uncommon for men distinguished in the world of affairs to meet at Mr. Morton's office. Mr. Morton had arranged for an important conference with some railroad men at his office for the following morning at eleven o'clock. The correspondence files showed that fact

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conclusively. Mr. Morton had telephoned to his residence that he would not be home for dinner. This was not unusual. That was absolutely all that was known of Mr. Morton's movements or plans.

John M. Rockwell was in his office from eleven o'clock until about two in the afternoon. He transacted business as usual, and had planned to start on a trip to Chicago the following day. His private car had been ordered to the Pennsylvania depot. Andrus Carmody was to accompany him on this business journey. Both of these gentlemen had left word at their residences that they would not be home to dinner. Hiram Haven did not leave his office until nearly four o'clock. This was about his usual hour, and there was nothing in his correspondence or instructions to indicate that he would fail to be on hand at the regular hour on Tuesday morning.

Mr. Kent's failure to arrive at his office nearly drove his brokers distracted. They admitted that he had left there certain commissions to fill on Tuesday morning, but the nature of them or how they were executed they declined to make public. He left his office about four o'clock Monday afternoon, but did not say where he was going.

For the first time in forty years Signon Pence failed to come home. Only on rare occasions did he remain away from a home dinner. He had stated that a business engagement would keep him in the city during the evening, but that he would be back

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at a seasonable hour. The police officials were notified at midnight of his failure to return to his residence. Not fully appreciating the significance of this event they made no search for the missing man, and classed it among the cases of this kind so familiar to the hardened members of the night police force of the metropolis.

This completes all that was known concerning this mystery.

That the panic was beyond control was apparent long before the Stock Exchange opened Wednesday morning. The Governors met and solemnly discussed the advisability of closing the Stock Exchange until some light was thrown on the mystery. They dreaded to take this step, but the situation was unprecedented. In ordinary emergencies, the banks, trust companies, life insurance companies and other representatives of capital had been able to meet and adopt a plan to protect the market, and thus avert a panic disastrous to all interests. But the great heads of the money power had vanished. The smaller lights who remained were in a state of physical as well as financial panic. Each imagined himself the next victim. Special policemen guarded all the offices, and every visitor was scrutinized as a possible kidnapper. Hundreds of extra police officers were thrown into the financial district. All suspicious characters were arrested. Crowds were not permitted to assemble and a condition approaching martial law prevailed.

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The Governors of the Stock Exchange finally decided to open the session as usual, reserving the power to suspend business if conditions warranted such procedure. The market opened from two to five points below the close of the previous day. Several failures were announced. Street & Rogers bought about 300,000 shares of stock in the first hour and then stopped. With their support withdrawn the panic increased. There were rumors that Street & Rogers were heavily "long" and on the point of suspending. This the firm emphatically denied, and stated that they could stand a further drop of twenty-five points. On a call for margins they promptly furnished them.

With the panic at its height the Governors met to take action. A motion was made to suspend business on the Exchange. As a member arose to discuss this proposition, a messenger entered and handed the President a letter. It read as follows:

Mr. M. L. MORTON, *New York city:*

Dear Sir:—This is to inform you that I am alive and well. I shall be obliged to remain away from the city for a short time, possibly several weeks. You and my relatives and friends need not have the slightest fear for the safe return of myself and the gentlemen who are keeping me company.

I remain, very truly yours,

May 2.

PALMER J. MORTON.

The letter was in Mr. Morton's handwriting and had been positively identified as genuine by his pri-

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vate secretary and by the oldest clerks in his office. These facts were hurriedly explained to the President of the Board of Governors, who adjourned the meeting and sounded the gong for attention on the floor of the Exchange. At that moment pandemonium reigned. A score of trading houses had failed, and others were on the point of suspension. Banks were calling loans. Money was quoted at two hundred per cent. on call loans, with gilt-edged stock as security. Sugar was hovering around par, a drop of more than sixty points in less than forty-eight hours. The nerve-racked brokers expected the announcement of yet more disastrous news, and listened stolidly as the chairman waved his hand for quiet, cleared his voice, and began his reading. No one heard more than the close of the first sentence: "I am alive and well." The joyous voice of the gray-bearded old chairman told them that the message was from Palmer J. Morton. What a shout went up! It was re-echoed by the vast mob which defied the police and swarmed into Broad and Wall streets. The enthusiastic clerks and customers cheered from every window.

Some one produced an American flag and flung it to the breeze from the third story of the building. As if by magic flags appeared in every direction. Headed by a bank cashier, who furiously waved a flag surmounted by an eagle, an impromptu procession formed on Broad street, marched yelling up Wall street, past old Trinity church, and swept tri-

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umphantly north on Broadway. Thousands joined their ranks. They tramped down Park Row, cheered the newspaper offices, and were wildly demonstrative in front of The Record building. They then turned into the narrow defile of Nassau street and filled this builidng thoroughfare from curb to curb. From thousands of windows happy business men and pretty typewriters waved flags and handkerchiefs.

The panic was ended. Prices moved violently upward. In half an hour the face of the market was changed. In the whirl of speculative joy some stocks passed the high figures which had been reached at the opening on Monday morning. But while the agony of suspense was passed, and it was known that the missing men were safe, the case was yet shrouded in a mystery deep as ever. At the close of the day the market stood on a plane which averaged about ten points below the level established before the leaders of finance and speculation had vanished. It was noticed that Street & Rogers were persistent buyers from the moment the first news of the Morton letter was made public. Their sales were so small as to show that they represented but profit taking for regular customers, and not the immense holdings of "long" stock which had been absorbed during the height of the panic. Their profits were roughly estimated at \$35,000,000.

The welcome letter was addressed to Mr. M. L. Morton, a brother of the great financier. It was in a

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plain white envelope and written on ordinary letter paper, with a single fold. The postmark on the letter was indistinct, but when put under a glass the inscription clearly read, "Provincetown, Mass." The letter had been mailed at nine o'clock at night, and left the Cape Cod town on a late train. With slow connections the letter reached New York in time for the 10:45 a. m. delivery.

Here was a clue worth following. A special train with the best detective talent in New York, was prepared and dispatched to Provincetown. But the developments which speedily followed, deepened the mystery and puzzled the cool-headed chief of the detective force. Between four and five o'clock the same afternoon letters were received by relatives of John M. Rockwell and Andrus Carmody. These letters were at once placed in the hands of the detectives and not made public. This was in compliance with instructions which had been issued by the chief. The Rockwell letter was postmarked "Springfield, Massachusetts." The Carmody letter was mailed from a Harlem district in New York City.

Early the following morning—Thursday—a letter from Albany, New York, was received from R. J. Kent, and another was mailed to the Simon Pence residence from Brooklyn. Mr. Hiram Haven was as yet unaccounted for, but late in the afternoon word was received from him from Philadelphia. These letters were of a purport similar to the Mor-

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ton letter. They were written on several kinds of paper, and there was no uniformity in envelopes. The Pence letter was written with a lead pencil.

The detectives descended on the peaceful citizens of Provincetown; which sand-girt village of Cape Cod found itself of a sudden possessed of the center of the stage. Probably no town in America affords less opportunities for secretiveness than Provincetown. There is but one street in the village—a narrow, winding lane which follows the sinuosity of the harbor. To the west and south are the waters of the bay. To the north and east the white and ever-moving sand dunes threaten to engulf the little fishing town. Beyond these desolate wastes of sand the Atlantic thunders against miles of beach, relieved only by far-separated lighthouses.

But the detectives were not dismayed. The summer season had not yet opened, though a few yachts had swung into the cozy land-locked harbor, which reposes within the fish-hook cape of sand to the west and south of the hamlet. There were hundreds of fishing boats at their deep-sea toil, and their skippers were interviewed. So were the trainmen and conductors. The latter were positive that no man answering Mr. Morton's description had traveled over the single road which runs up Cape Cod peninsula. The only strangers who had arrived, were then stopping at the Puritan House. These men were seen, interviewed and abandoned as sources of information. Two detectives were left at Prov-

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incetown to continue the search for clues, and the others received telegraphic instructions to proceed to Springfield, Mass., and Albany, New York.

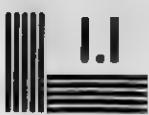
On Friday the New York papers contained brief accounts of the disappearance of one L. Sylvester Vincent, a Chicago gentleman, who followed the profession of promoting enterprises and inventions. Mr. Vincent had been stopping at the Broadway Central Hotel. He was described as a gentleman of impressive bearing and rare charms of conversation. Mr. Vincent had registered in the hotel two weeks before the time when his absence was noted. His hotel bill was due, and repeated efforts to present this little matter to Mr. Vincent's attention disclosed the fact that he had not been in his room since Monday night. An examination of his effects revealed a much frayed evening suit, a small collection of unwashed linen, the prospectus of a plan for a ship canal connecting Pittsburg with Lake Erie, and a pocket dictionary.

In the light of much greater events the fate of L. Sylvester Vincent made so feeble a flicker that it was unnoticed by the great reading public.



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Chapter VIII

“KINDLY send my card to Mr. Van Horne.”

The office boy bowed to a lady heavily veiled, accepted a card on which was printed “Helen Carmody,” bowed once again and disappeared for a moment into an inner room. In a moment he reappeared, opened the connecting door and ushered the visitor into Mr. Van Horne’s private office. As the lady entered this room she lifted the folds of her veil and revealed a face, the pure beauty of which was but faintly dimmed by eyes whose lids showed traces of weeping. The natural whiteness of a skin perfect in the tints and shadings which can be painted only by the carmine of youth and health, was not less beautiful in the pallor caused by emotions which she struggled to master. The dark material of a street costume outlined a slender, graceful figure of medium height; a figure with the indefinable curves which enthrall the fancy of the artist or sculptor, and defy the pen of the most appreciative writer. Dark eyes of expressive beauty were yet tender and sympathetic.

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Masses of dark brown hair were arranged with all of the taste which renders the coiffure the crowning beauty of womanhood. The mouth was too yielding in the curving lines of the red lips to be classed as firm, yet it was the feminine type which clearly marked the courage and tenacity of the ancient and honorable family of Carmody. The teeth laughed to scorn the ideals of the dentist. Her apparel was rich in its simplicity; the frame best suited for a woman of marked beauty of face and figure and grace of carriage.

As she entered the Van Horne office, Miss Carmody paused in evident surprise, but with no sign of confusion, as Mr. William Chalmers bowed and advanced to meet her.

"I am pleased to receive you, and hope that I may be of some service to you, Miss Carmody," said Mr. Chalmers as he motioned his visitor to a seat on a divan. "My name is Chalmers; I am Mr. Van Horne's managing editor."

"I had expected to meet Mr. Van Horne," said Miss Carmody. There was disappointment in the tone of her voice, but no displeasure at Mr. Chalmers' action showed in her expression as she looked at that gentleman as if to ask for an explanation.

"Mr. Van Horne is in Europe," said Mr. Chalmers as he took his place at his desk, and brushed aside the obtrusive butt of a half-smoked cigar. "He went on some important business and no announcement was made of his departure. Mr. Van

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Horne left for Europe two weeks ago. He is now somewhere in Russia."

"That is very unfortunate," said Miss Carmody. The tears glistened in her eyes, and she held them back only by a too-evident exercise of will power.

"Miss Carmody," said Chalmers in his rapid but cordial manner, "if your desire to see Mr. Van Horne arises from any mission in which The Record is concerned, I am fully authorized to take his place. In his absence there is practically no limit to my authority."

The eyes of the young lady brightened. She looked at the handsome face of the young managing editor with a mingled expression of hope and doubt.

"I am afraid you cannot do that which I had intended to ask," Miss Carmody said.

"I can do anything except suspend the publication of the paper," replied Chalmers with prompt fervor. "I should be tempted to even do that, if I imagined it could possibly relieve the distress which you are suffering."

The pale face of the young lady flushed at this declaration, which was uttered with a sincerity which left no doubt as to the honesty of Mr. Van Horne's representative.

"That is the last request in the world I should make," she replied, after a moment's pause, in which the color left her cheeks. "Mr. Chalmers," she continued, in a voice tremulous at its decision, "I am going to submit something to you as if you were

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Mr. Van Horne. I have known Mr. Van Horne for many years. He has been a visitor at my father's house, and when father disappeared I thought of asking him to aid me. My mother is dead, and the whole responsibility falls on me as his only child. The house is frequented by vulgar detectives, and they have driven me nearly frantic. One would think, from the questions they ask, and the things they do, that I was suspected of being a party to my father's disappearance. And our well-meaning friends are almost as bad. They smother me with their sympathy. I am not looking for sympathy. I wish to find my dear father, and I have not the slightest confidence in the detectives, or in the methods which they have adopted.

She paused for a moment as if to consider how she should frame the request she had to make. Mr. Chalmers was deeply attentive.

"I am a great believer in the possibilities of such a newspaper as *The New York Record*," she said. "I think that one good newspaper man is worth a dozen detectives. I do not believe the detectives will ever locate the men who have abducted my father—for it certainly is a case of abduction. I wish to place a sum of money in the keeping of *The New York Record*, a part of it to be offered by it as a public reward for the return of the men who have been kidnapped, and the other portion to be used under your personal direction for the same purpose."

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Mr. Chalmers smiled; and reaching into his desk produced the proof of the copy of a headline which was yet wet with the printer's ink.

"In a small way I had anticipated your plan," he said, as he handed her the proof. It read as follows:

ONE HUNDRED THOUSAND DOLLARS REWARD!!

**The New York Record offers this Sum for the Rescue
of the Missing Millionaires and the Capture
of the Abductors!**

**Certified Check for \$100,000 deposited by The Record in
First National Bank.**

Miss Carmody's face was radiant with pleasure.

"But you should not do that," said she. "It is not your place to devote this large sum of money for the benefit of those in whom you have but the general interest of all law-abiding citizens. As you know, my father is very wealthy. In my own name and right I have a large amount of money which I can obtain at any time. I am sure," she said with a smile, "that Papa will return me any money I spend in trying to find him. You must let me advance this money. I wish to offer, through The Record, \$250,000 reward, and in addition I wish you to employ in this search as large a number of your staff as you can spare, and have it done entirely at my expense. They will find that I am a liberal employer. Of course I shall not publicly appear in the matter in any way. I have already contributed

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to the general fund which has been subscribed by the relatives of the missing men, but I have so little faith in the authorities and the private detectives that I wish to take the step I have indicated. You must not refuse me. You know what you promised to do," and Miss Carmody blushed in a way which made her radiantly charming.

If that young lady anticipated any prolonged resistance on the part of Mr. Chalmers she was unaware of the traits which had been developed by his newspaper experience as managing editor of *The Record*. He would have been delighted to have been able to offer a reward of a million. In fact he had a headline set up with that figure as the title, and it gave him a sensation of joy so keen it was with difficulty he lopped off an extra cipher and reduced it to \$100,000. He then attempted to convince Miss Carmody that it would be a good plan to make the reward \$350,000, of which *The Record* should contribute \$100,000, but she would not listen to it, and for the first time in his career the young journalist was dictated to by an outsider.

"I will tell you what we will do," he said, as he comprehended the possibilities and rose to the occasion. "We have a large staff, but not large enough to meet this emergency. I will detail ten of our best men to this work. Then I will secure ten or twelve of the best men from other New York papers. Then there are some famous detective reporters in Chicago. We will have them. We will

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scour the country for all the talent which money can purchase. I will take personal charge of this force, map out a plan, and keep at it. We shall succeed; I know we shall succeed."

Miss Carmody clapped her hands in her joy and enthusiasm. All traces of sorrow and care had disappeared from her face. She sprang to her feet and grasped Mr. Chalmers' hand. There was nothing of boldness in this action, nor did Mr. Chalmers construe it as such. It was the joy natural to a generous-hearted girl who loved her father and appreciated the hearty sympathy which Mr. Chalmers expressed in his offer of coöperation.

"You are just splendid!" she declared, her eyes dancing with excitement and pleasure. "I do not know how to thank you. You are right; we are certain to find Papa. Oh, if there was anything I could do! But," she said, with a little sigh, as she returned to her seat, "I will do all I can. You will let me know everything that happens, will you not, Mr. Chalmers?"

"I will put in a private telephone and have it connected with your residence, if you will give your consent," Mr. Chalmers replied.

"That is an excellent plan," said Miss Carmody. "Then it will not be necessary for me to come to your office and take up your time as I am now doing."

"You need not let that disturb you," replied Chalmers with a broad smile. "Now that we are part-

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ners in this enterprise, I am going to be so bold as to ask you to be permitted—as Mr. Van Horne's personal representative—to call at your residence as occasion may demand, and make a more consecutive report of what has been done than I could over the telephone."

"It is unnecessary for me to give you permission," said Miss Carmody. "You may consider it a standing invitation, with as much of the nature of a command as I have a right to give."

Thus the stress of a danger broke down the rigid conventionalties of society, and formed in a few moments an acquaintance as free from restraint as if it had been the slowly nurtured product of years spent in the ball rooms or at other formal social functions. For an hour Miss Carmody and Mr. Chalmers discussed their plans, while the city editor fumed in the anteroom and the art department went on a vacation. Miss Carmody departed in high spirits, after cordially shaking hands with the managing editor, who declared in his inmost heart that the departure of Mr. Van Horne was the most propitious event in his career. The next moment he was in the maddening whirl of work incident to the routine of a daily newspaper.

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Chapter IX

THE mysterious fate of the six missing millionaires remained the one topic of discussion in New York city. All former sensations paled to dreary tameness. From every section of the country detectives flocked to the metropolis, attracted not only by the fabulous rewards, but by the fame which would crown the unravelling of the secret.

Many and weird were the theories evolved by professional and amateur detectives. The favorite one was that the millionaires had been lured aboard a submarine boat, and were either traversing the depths of the ocean, or had sunk, owing to some unforeseen defect in the mechanism of the craft. The fact that no word was received from the kidnappers claiming the rewards or demanding a ransom gave color to this theory. The rewards aggregated two million dollars, and it was specifically stated that no questions would be asked and absolute immunity from prosecution was guaranteed. But no word from the missing capitalists had been received since the receipt of the letters from

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Provincetown, Springfield, Albany, New York, Brooklyn and Philadelphia. It was as if the earth had opened and swallowed them.

The crank was in his glory. An anarchist boldly announced that he belonged to a group at Paterson, New Jersey, and declared that they had made way with the millionaires in a manner which would never be revealed. He was arrested with a number of his alleged associates. Although a rigid investigation showed that there was no truth in his story, he and the others were detained to await developments. A mob made an attack on the jail in which the anarchists were imprisoned, and was repulsed after a conflict in which many were wounded and one killed.

Tramps and vagabonds in various parts of the country claimed to have knowledge of the crime, and secured free transportation to New York, where their tales proved but a subterfuge. Every newspaper office was deluged with letters containing suggestions and clues, all of which were found worthless. The police and detective departments never before attained such feverish and ineffectual activity. Hundreds of men were arrested and subjected to the "third degree" of cross-examination—the modern prototype of the torture chamber. Despite the fact that every man, woman and child in the metropolis constituted himself or herself a detective, spurred on by the fortune dangling before their eyes, the mystery remained impenetrable.

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From a thousand pulpits eloquent divines made the subject a theme for sermons. All social functions were abandoned, and those business pursuits dependent on the amusements and expenditures of the wealthy suffered severely. The residences of millionaires were guarded day and night, and when the magnates went about their business, the close observer noted the ever-vigilant bodyguards in sight or hearing of the men of millions.

It was on Wall Street that the blow fell with most force. The favorable reaction which came when word was received from Palmer J. Morton was not lasting. Wall Street is the embodiment of terror. It flees at phantoms and is dumb in the presence of real danger. The heights of its optimism, when all is fair, can be measured only by the depths of its pessimism when a shadow falls athwart the Street.

Speculation is a study of mobs. It is the science of determining the probable action of unreason. It is the art of analyzing massed stupidity. Money is the only inanimate thing possessed of cowardice, and a stock exchange reflects and records its infantile terror or its childish joy.

Wall Street burned one day in the blaze of hope and chilled in the ice of despair the next. Great projects which were pending, were suspended. Stock which had mounted skyward on reports of coming consolidations, tumbled when the men who could execute them vanished from the sight of mankind. The fountain sources of money and action

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were locked. The hundreds of new enterprises which had been launched languished for want of the smile of gold. Money rates rose and bank clearances fell. The tendency was to magnify all bad news and to minimize all good news. Business decreased, until many brokers reduced their forces of clerks. The back of the market was broken.

But the general condition of the country was too good to permit of a panic. The great corporations of which Messrs. Carmody, Rockwell, Haven and Morton were the heads, continued business as if nothing had happened. These corporations were great machines in which men were but cogs, and new leaders assumed their duties. Had it not been for the newspapers, the hundreds of thousands of men employed in these industries would not have known that anything uncommon had happened. A corporation is an animalism with a thousand heads —when one is lopped off by death, disappearance or resignation, another grows in its place. Its appetite is unimpaired; its activities unchecked.

Before The New York Record went to press on the day when Miss Helen Carmody called on Mr. William Chalmers, that gentleman received a cablegram from Mr. Robert Van Horne, the editor of the paper. It read as follows:

ST. PETERSBURG, RUSSIA, May 4.

William Chalmers: Offer in my name reward of \$500,000, and no questions asked, for return of

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millionaires. Put Hestor to work on case. Spare no expense.

ROBERT VAN HORNE.

"That settles it," said Mr. Chalmers, as he read and reread the yellow slip. "Let's see; \$500,000, and the \$250,000 which Miss Carmody offers, is \$750,000. That's an odd-looking number. It ought to be a million."

He went to the telephone, and for an hour was busy. He talked with representatives of the families of Rockwell, Kent, Haven, Pence, and Morton, and each agreed to pledge \$50,000 to The Record's reward fund. Chalmers was supremely happy. He sent for the foreman of the composing room and designed a new caption, the first line of which read: "THE RECORD OFFERS ONE MILLION DOLLARS REWARD!!" He then called Miss Carmody by telephone, and informed her what had been done. That young lady was delighted, but assured Mr. Chalmers that she would take it upon herself to see that the missing men paid every dollar of the reward. This was a mere detail to Chalmers, and when he had finished his talk with Miss Carmody, the foreman returned with the new headline. Chalmers pinned it to the wall and stood off and admired it with the rapt expression of an art devotee lost in contemplation of a newly-discovered Raphael.

"Print it in red," he said to the foreman. "Run it clear across the page. Below we will string a

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solid row of six half-tone portraits of the missing millionaires. We will make the reward payable in gold. How much does a million dollars in gold weigh?"

He hunted up a book and made a calculation. Then he sent for Bixby, a member of the reportorial staff.

"We are going to offer a reward of a million dollars in gold for the missing plutocrats," he said. "It will weigh 4,465 pounds, or more than two tons. Work up a good story about it. Tell what can be done with it; how many loaves of bread it would buy; how many people it would pay street car fare for; how long a procession a million men would make; and how many acres you could cover with one dollar bills. You know what I want. Get up a good yarn about it."

"I have one calculation already," said Bixby.

"What is it?"

"It would pay my salary 320 years, allowing that I got \$60.00 a week," said Bixby.

"That proves that you get too much," said Chalmers. "You could not earn a million dollars in a thousand years. You might figure on how long it would take you to save a million if you cut out cigarettes. Get a move on. This is no reception room."

Chalmers was a busy man during the two days following the interview with Miss Carmody. He detailed ten of his men to exclusive work on the

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mystery and at considerable expense secured fifteen others from rival New York papers. Chicago was drawn on for five reporters, and he induced ten from other cities to join his newspaper detective force. This gave him a staff of forty men.

John L. Stevens, of Chicago, was the most famous police and detective reporter of the country, and, after an interview with Mr. Chalmers, was appointed chief-of-staff under the direct supervision of the Managing Editor.

"I have no theory about this mystery, Jack," said Chalmers, after they had discussed the case in all its details. "I have certain vague suspicions, but they are not founded on facts, and they may be dismissed from consideration. It is unnecessary for me to tell you, that the first thing to do is to establish the motive. What motives would a man or a number of men have in abducting these particular millionaires? That is the question."

"The first motive which suggests itself is the hope of a ransom," said Jack Stevens, as every one called him. "I do not believe a ransom is the motive. Why? No man in his right senses could hope to make the bluff and get away with it. He might collect the money, but he could not escape punishment. The men who planned this thing are shrewder than to play such a game. You will find that stock speculation is at the bottom of this affair. In my opinion the men who planned this thing are right here in town. For that matter, the missing

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men may be in the city limits. The first thing to do is to determine who has profited by these men's disappearance. Who were Street & Rogers acting for?"

"They refuse to say," said Chalmers. "The police have demanded their books, and the question will be passed on by the court to-morrow. These books will throw no light on the subject. You may rest assured that they have covered up their tracks so far as stock books are concerned. The account will probably stand in the name of a member of the firm. They have plenty of money, and were winners from the start. From Monday noon they were on 'velvet.' Later they did nothing but pyramid their profits. The question is, who were they acting for? Perhaps they were acting for themselves. They practically say so."

"I will put twenty men on Wall Street to-morrow," said Stevens. "I am going out to Provincetown to-night with ten men, and I have detailed the others to various points in the city. By the way, has that man L. Sylvester Vincent been heard of?"

"Who is he?" asked Chalmers.

"You had a paragraph about him yesterday," said Stevens. "He is missing from the Broadway Central Hotel. Has not been seen since Monday night. He may have something to do with it. I have sent a man to Chicago for his record."

Stevens went away and left Chalmers to his reflections. The managing editor leaned back in his

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chair and gazed for a long time at the ceiling. Then he lit a cigar and blew rings of smoke at the wall above, as if to bombard it into a surrender of the secret. He placed his feet on the desk and allowed his mind to wander at will over the dark fields of the mystery. There was no thoroughfare. Chalmers leaned back until the office chair threatened to fall. He then stood up, kicked it savagely, and paced up and down the room.

"It's queer; mighty queer." Mechanically he picked up Mr. Van Horne's cablegram and again read it.

"'Put Hestor to work on the case,'" he mused. "I will do right well putting Hestor to work on the case. I wish I knew where I could find him."

When preoccupied, Chalmers had a habit of drawing perspectives of cubes on a tablet of writing paper. On this occasion he outlined innumerable cubes and shaded them in a way entirely satisfactory to himself, but hardly in conformity to the canons of art. He crumpled the paper into a wad and accurately snapped it out of the window. There was a rap on the door. Chalmers glared angrily in the direction of the sound, but said nothing. The office boy did not rap again; he was too well trained to make that mistake. The visitor was informed that Mr. Chalmers was not in.

"Hestor came in here on Saturday," muttered Chalmers as he hurled a pile of unoffending exchanges in the direction of the waste basket. "He

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said he was compelled to make a hurried trip to Europe, and expected to sail on Monday or Tuesday in his yacht the 'Shark.' That makes me think that I promised to insert a notice about his departure. I had forgotten all about it."

Mr. Chalmers consulted a memorandum and wrote the following notice, sending it to the composing room:

"Walter B. Hestor, the famous journalist, accompanied by Mr. Sidney Hammond, has departed on a cruise in Mediterranean waters on his steam yacht the 'Shark.' He will combine business with a pleasure trip, and readers of The Record may confidently await a series of entertaining letters from its talented correspondent. Mr. Hestor will be abroad several weeks."

"Queer chap, that Hestor," mused Mr. Chalmers as he relit his cigar. "Of course it's only a coincidence; but I cannot help thinking about it."

Chalmers paced up and down the room with his head thrown back and his eyes half closed in thought. He attempted to recall every word and action of Hestor's during the days immediately preceding his departure.

"It's too deep for me," he said, as he returned to his desk and mechanically picked up the Van Horne cablegram. "What does Hestor want in the Mediterranean? How in thunder am I going to reach him?"

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He turned the knob on the door to Hestor's private office. It was locked, and Chalmers knew it was locked. He sent for the janitor.

"Have you a key to that door?"

"No, sir. Mr. Hestor has the only key," the janitor replied.

"Take off the lock and put in a new one," he said. "We must have a room for Mr. Stevens and some of his men. Hestor may be mad, but I cannot help it."

The door was soon opened and Chalmers entered. The heavy oak desk was closed. At the base of the door, opening into the hall, were a number of letters which had been dropped through a slit by the postman. When Hestor returned from his long expeditions he frequently found a bushel basket full of accumulated letters.

There were perhaps a dozen letters now lying on the floor. Chalmers picked them up and looked at the inscriptions. Three were in dainty white envelopes and sealed with wax. Chalmers glanced at them and threw them back on the floor. One bore the name of a big grocery house. Another was from a liquor house. A third was from a furniture establishment. Yet another was from a billiard table manufacturer. The fifth contained the address of a dealer in smoked and canned meats. There was one from a manufacturer of awnings, one from a piano house, and another from a dealer in guns, fishing tackle and sporting goods. There were sev-

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eral other letters with the names of well-known New York merchants on their upper left hand corners.

"Hestor is quite a business man," mused Chalmers as he sorted over the letters. "These are bills. I know a bill as a cat knows his home. Bills for stuff on his yacht, I suppose. Very likely. I wonder what they are. There is a way to find out, and I am going to do it. This is all wrong, perhaps, but I am going to find out if there is anything in my suspicions. Hestor is a queer fish. He left New York the night these men disappeared. Where did he go? Why did he go? Van Horne wants him to work on this case. It is my duty to locate him. Hestor would be glad to take hold of a mystery like this. It is right in his line."

In this way Chalmers stifled his conscience—if he had such an anomaly as a newspaper conscience—and copied the business addresses on the envelopes. He then threw them on the floor. When the janitor had fitted a new lock to the door, Chalmers closed the room and put the keys in his desk. If the janitor wondered that Jack Stevens and his men did not use the Hestor office, he was wise enough not to say anything. The janitor of a metropolitan newspaper office is possessed of more secrets than a prime minister.

Mr. Chalmers sent for a reporter named Benson, a cautious, self-possessed gentleman who could extract information from sources barren to all but the select few who are masters of the art. It was not

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necessary to waste words with Mr. Benson. He thoroughly understood his business.

"Here are some business addresses, Benson," said Chalmers, handing him a slip of paper. "I promised Mr. Hestor I would attend to certain bills as they became due. Go to these houses and ask for itemized statements of any bills against Mr. Hestor. If necessary explain that Mr. Hestor has suddenly been detailed to work abroad and that through an oversight he neglected to leave the key to his room where his mail is delivered. You should have no difficulty. Merchants seldom object to the prompt settlement of accounts. This is a personal matter, concerning no other member of the staff."

Mr. Benson bowed, said not a word and quietly left the room. Late in the afternoon he was admitted to Mr. Chalmers' office. He produced from a deep inside pocket a small package and handed it to Chalmers.

"There they are," he said.

"All of them?"

Mr. Benson nodded an affirmative, turned on his heel and vanished.

Mr. Chalmers examined the slips with much interest. The first one was from a furniture house. It was an itemized bill for a long list of articles, among which were the following.

Twelve brass bedsteads.....	@ \$40 00	\$480 00
Twelve hair mattresses.....	35 00	420 00
Thirty-six chairs	4 00	144 00

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Twenty-four chairs.....	@	\$6 00	\$144 00
Twelve leather sofas.....		75 00	900 00
Two leather sofas.....		125 00	250 00
Twelve center tables.....		40 00	480 00
One dining table.....		300 00
One sideboard	500 00
Two library cases.....		125 00	250 00
Twelve willow rockers.....		10 00	120 00
Twelve rugs		60 00	720 00
One rug	250 00
Four writing desks.....		100 00	400 00
Miscellaneous furniture	1,600 00
			<hr/>
			\$6,958 00

Chalmers studied these items long and earnestly.

"Looks as if Hestor had started a hotel or boarding house," reflected the managing editor. "A twelve-room boarding house. That is not the kind of furniture he would put up in a New York house. He has his own bachelor apartment. I have been in it a score of times. It is full of furniture, and mighty fine furniture."

He read and reread the furniture bill. Then he leaned back in his chair and invoked the resources of a memory trained to its work and responsive as the muscles of an athlete or the fingers of a virtuoso.

"It is about a year," he reflected, "since Hestor invited Bob Van Horne, Blake and myself to dinner at the Waldorf, and after dinner we went to his apartment. He was loquaciously mysterious about some house he was building. Bob Van Horne had

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been talking about a summer joint he was going to erect out on Long Island. Hestor said he was building one which would make Bob's look like thirty cents. He raved about the scenery and all that. Seems to me as if he said something about palm trees. Bob asked him where it was, and he shut up like a clam."

Chalmers reflected. "He said 'palm trees' all right. Seems to me as if he said something about alligators. Then he closed up and said nothing."

Chalmers examined the other statements. They were bills of various kinds—for stocks of canned good, smoked meats, condensed milk and the multitudinous articles which would be used by a well equipped camping party. They were dated between the 25th and the 29th of April, and were rendered on the first of the month. It was late in the afternoon when he was through with this work.

About eleven o'clock that night Chalmers received a telegram from Mr. Bernard Seymour dated from Chicago. Mr. Seymour had been detailed by Jack Stevens to hunt up the Chicago record of L. Sylvester Vincent. Seymour had the reputation of being a whirlwind at newspaper detective work. It was Seymour who solved the Dr. Cronin murder mystery. He discovered the famous Carlson cottage, and covered himself and his paper with glory. Seymour never allowed a sensation to grow cold when he was working on it. He believed in furnishing news. There were some who criticized his work,

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asserting that with him accuracy was but a minor consideration. In recent years Seymour had not been offered a chance to regild his fame, and he started for Chicago fully determined to emblazon his name so high on the newspaper dome, that envy and spleen could not reach or tarnish it.

Seymour was first heard of in the following bulletin, filed in Chicago at eight o'clock that night:

CHICAGO, May 8.

To WILLIAM CHALMERS, *Managing Editor The New York Record*:

L. Sylvester Vincent is the kidnapper. He formed plan in Chicago two months ago. Has been seen in conference with Joseph Reiterman and other big stock operators. Was probably backed by them to abduct Rockwell, Carmody, Kent, Pence, Haven and Morton. Vincent is a plausible but desperate character. Have big story. Can send ten thousand words. How much do you want?

BERNARD SEYMORE.

Chalmers wired the impetuous Seymour to send nothing except a brief statement of the facts he had learned; not for publication, but for the private information of Mr. Stevens and himself. Chalmers then wired Stevens to put his men at work at Provincetown, and return to New York at once. He received a telephone message from Miss Carmody asking him to call at her residence if convenient, and in fifteen minutes an automobile landed him at the Carmody mansion.

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He found Miss Carmody with Miss Edith Le Roy, Miss De Neuville and Mrs. Isabel White, the latter being the widowed aunt of Miss Carmody, and a most charming chaperone to that young lady. Mr. Chalmers was acquainted with all the ladies except Mrs. White. All were eager for the latest news. Mr. Chalmers repeated Mr. Van Horne's instructions about the reward, and displayed a copy of the headlines and the leading article for the following day. He told what had been done in the way of forming a detective staff.

"We now have forty men detailed exclusively to this work," he said. "Ten are with Mr. Steve at Provincetown and others are at various points selected by Mr. Stevens and myself. I know you ladies will excuse me if I ask for a few minutes private conversation with Miss Carmody. We must all do what we can to advance her interests, and this is a matter in which she is especially concerned, and no precautions can be omitted."

"Certainly we will excuse you," said Mrs. White.

"Why, of course," said Miss Le Roy and Miss De Neuville. But these young ladies were devoured of curiosity and would have given anything quietly to have stepped into the adjoining room and overheard the subdued conversation between Miss Carmody and the managing editor.

Chalmers briefly recited the story of L. Sylvester Vincent and told of the telegram he had received from Seymour at Chicago.

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"This is a clew well worth following," said Mr. Chalmers. "I do not suppose you have ever heard your father speak about a man named Vincent?"

Miss Carmody was sure that her father had never mentioned the name. It was an odd one and she would have remembered it.

"Did Mr. Vincent ever call here? Your butler or footman might know."

Miss Carmody rang a bell. A servant appeared.

"Tell Smith I wish to see him," said Miss Carmody.

"Do you keep the cards of all who call on Mr. Carmody?" asked Miss Carmody as the butler stood in the doorway.

"Yes, Miss 'Elen."

"Bring me the cards which have been received in the past three or four weeks."

The butler bowed, disappeared, and soon returned with a formidable assortment of cards. These were spread out on the table, and Miss Carmody and Mr. Chalmers began an examination of them.

"This is a new game of cards, Miss Carmody," said Chalmers, glancing at his lovely companion. "The one who finds the right name wins."

"I win!" said Miss Helen, her eyes flashing with excitement. "Here it is!"

She passed a neatly engraved card to Mr. Chalmers. That gentleman took it and read:

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L. Sylvester Vincent.

Inventor, Mechanical Expert and Promoter,
CHICAGO.

"Here is another one," said Miss Carmody. They looked at all the cards and found four with the name of L. Sylvester Vincent. She sent for Smith.

"Do you remember the gentleman who presented these cards?" she asked.

Smith looked at the cards a moment and said: "I remember 'im very well, Miss 'Elen. The first time 'e came 'e walked right in and 'ung up 'is 'at before I could stop 'im. 'E said 'e 'ad an appointment with Mr. Carmody. I took 'is card to Mr. Carmody and 'e said 'e did not know 'im, and would not see 'im. I told 'im Mr. Carmody was not at 'ome. 'E said 'e would wait. I told 'im that Mr. Carmody saw no one on business at his residence. 'E said 'e knew that, but 'e 'ad to sail for Lunnon the next day and must see Mr. Carmody that night. Finally 'e went away."

"What kind of a looking man was he?" asked Chalmers.

"'E was a large man with a red face, sir," said

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Smith. "'E 'ad a big moustache, and was not a bad lookin' sort of a chap, sir. 'E wore a silk hat and 'ad a roll of paper under 'is arm, sir. 'E was very bold, sir; extremely bold, sir. 'E gave me much trouble, sir. The next night 'e came again. 'E said 'e 'ad postponed 'is trip to Lunnon on purpose to see Mr. Carmody, sir. I took 'is card to Mr. Carmody, and Mr. Carmody was very hangry, sir. 'E came twice more when I was not on the door, sir."

"Very well, Smith, that is all," said Miss Carmody. She looked at Mr. Chalmers with an expression half of interrogation and half of confidence in his ability to solve the riddle. The chatter of Miss Le Roy sounded musical as it came through the drawn portieres. Two newsboys were "working the street" with a late edition. In the distance their cries sounded like the "honking" of wild geese; one boy with a shrill high note, and the other grumbling in a mournful bass.

"Hi, yi, hi, ya!—hum, ha-a-a-r-r, ru-u-u-m! All about the-e-r hu-u-m. All erbout de lost mill-nares! Wurl Extra! All erbout de great myst'ry! hu-u-u-m, ru-u-u-m. All erbout—"

The shrill soprano, as the boys passed the mansion, rose above the growl of the boy on the opposite side of the street. They passed on until their voices were lost in the pervading hum of the city. A shadow passed over the face of Miss Carmody, but it lasted only for a moment.

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"It is remarkable that so many things should point to this man Vincent," said Mr. Chalmers. "He disappeared the same time your father did. He had been here several times the week before. And, on top of this, our man Seymour wires that Vincent is the man."

"Do you think that he is, Mr. Chalmers?" Miss Carmody looked eagerly into the eyes of the managing editor, and that gentleman was so hypnotized that he was lost at the moment for an answer.

"I—I—no, I do not think he is," said Mr. Chalmers. "It is probably nothing more than a coincidence."

"But your Mr. Seymour seems so sure that Vincent is at the bottom of the mystery," said Miss Carmody.

"Seymour is a good reporter, but he is too emotional at times," said Chalmers smiling. "He is like many of our detectives who first make up their minds, and then make the facts fit to prove their theory. It is better to get the facts first, and form your theory later. Of course Seymour may have some important clues, but he did not send them in his bulletin. I have good reason for suspecting a certain person of complicity in this matter, and I have some facts which seem to fortify my suspicions, but I would not dream of making a charge against him. In a few days I shall know more."

"You must not tell me a thing that you deem wise to keep to yourself," said Miss Carmody. "I

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know that women are charged with inordinate curiosity—and I have my full share of it—but my only wish is to do all I can to find my father, and to help you in every possible way. How I wish there was something I could do!"

"By the way, there is something you can do, if you will," said Chalmers.

"What is it?" Miss Carmody was much interested.

"It has but an indirect bearing on this case," said Chalmers. "Mr. Van Horne cabled me to-day to have Mr. Walter B. Hestor work on this mystery. Now, Mr. Hestor has gone to Europe with Mr. Sidney Hammond. I forgot to ask him where he would make his first landing. Hestor and Miss Le Roy are friends. Hestor said something to me concerning a dinner party he gave about a week before he went away, and if my memory serves me right he said Miss Le Roy was present. Will you ask her about this dinner party? It is likely that Hestor may have talked over his plans with Miss Le Roy or Mr. Hammond. We wish to get into communication with Mr. Hestor at once. He is the most brilliant newspaper correspondent of the time. His assistance would be invaluable."

"I will do so before Miss Le Roy leaves tonight," said Miss Carmody. "I am glad there is something I can do. Is it not too bad that Mr. Hestor went away just when he did? He is so fond of big sensations that he would have delighted

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in this one, and would have done all in his power to solve it."

"Find out who made up the members of this dinner party and I will call you up to-morrow and you can tell me," said Mr. Chalmers. "The Record is to be congratulated on so charming an addition to its reportorial staff."

"My assignment is an easy one," said Miss Helen, as Chalmers rose to go. "Must you go so soon, Mr. Chalmers? Won't you stay and join us in a cup of coffee?"

"I should be more than pleased to do so," said Mr. Chalmers, "but we have an important paper to-morrow, and one difficult to handle. I promised my assistants I would return at a certain hour, and I have just enough time to make the distance in."

Mr. Chalmers made his apologies to Mrs. White, Miss Le Roy and Miss De Neuville. Miss Carmody accompanied him to the door and thanked him earnestly for the interest he was taking in solving the mystery. She extended her hand at parting and shook hands, not with the cold conventional touch, but with the hearty clasp of a good friend.

"That girl is a trump," said Chalmers to himself as he settled back in the auto and was whirled down the street. "She is a daughter to be proud of. What a wife she would make! How would it read? 'The wedding ceremony of Mr. William Chalmers, the gifted journalist, and Miss Helen Carmody, heiress to the Carmody millions, was the fitting

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climax to the social season. The church was thronged with—I wonder how in the devil I am going to put four big stories on the first page of to-morrow's paper? The need of the hour is a paper with but one page, and that the front one. It would be a joy to make up such a paper. Oh, well, it's all in a lifetime! The more I think about it the more I believe that Hestor is at the bottom of this business. He is perfectly daffy about news sensations. If he has determined to go into the business of manufacturing news, he has made a good start. But it cannot be possible. He would not dare do such a thing. But stranger things have happened. He was mighty busy for a week before he went away. What in thunder did he do with all that furniture? I predict I shall know more about it before to-morrow night. He bought enough food to provision a dozen men for six months. Perhaps they were for his crew? But you do not provide six dozen cases of Scotch whiskey and all the table luxuries of Sherry or Delmonico for a yacht's crew. It's too deep for me. Hestor always was a queer fellow. I don't believe in millionaire newspaper amateurs. One on a paper is enough. Van Horne alone would drive a temperance fanatic to drink, if he had to 'managing editor' him. But Bob is easy compared with Hestor. Oh, well, forget it. Miss Carmody is a chisel girl, even if her father is rich. She cannot help it. I'll bet she will pump that chatterbox of a Le Roy dry of all she knows about Hestor.

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Miss Carmody is a wise little girl. You wait here for me, Joe," said Chalmers, addressing the driver, as he reached The Record building. "I will be out in an hour."

When Miss Carmody returned to her guests, Miss Le Roy at once monopolized the conversation.

"Isn't Mr. Chalmers handsome?" she said, clasping her hands. "I think he is perfectly lovely. Such deep brown eyes and such wavy hair. And he is so easy in his manner. Did you see how he disposed of us as if we were children who were in his way? I would resent such a thing in most men, but it comes naturally to Mr. Chalmers. I suppose he is so used to managing a lot of newspaper men that the handling of a few women is a matter of no consequence. But he is just splendid; don't you think so, Helen?"

"He certainly is," said Miss Carmody. "I can talk to him just as if he were my big brother."

"The adopted big brother is always an interesting character," said Mrs. White. "Sometimes he changes his relationship."

Miss Carmody blushed, laughed good-naturedly, and changed the subject.

"By the way," she said, addressing Miss Edith Le Roy, "Mr. Chalmers informs me that Mr. Van Horne has cabled him to ask Walter Hestor to take charge of the search for the missing men. Mr. Hestor sailed for Europe before this happened. Mr. Chalmers thought that possibly you might know

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his first destination abroad. He left no word with Mr. Chalmers, and he is anxious to communicate with Mr. Hestor without delay."

"I am sure I have not the remotest idea," said Miss Le Roy. "I have not seen Walter since the night we went to the opera and then had supper at Delmonico's. He said nothing about his European trip at that time. The first I heard about it was on Saturday, when I received a brief letter from Walter saying he had to go abroad on business and would write or cable as soon as he landed. I remember now that I was real angry with him at the supper. He did not talk to us girls at all. He and Sidney Hammond were talking about trusts and all that dreary sort of thing. They are perfect cranks on social reform. They are always scheming to better things. I think things are perfectly lovely as they are, don't you? Why men like Walter Hestor and Sidney Hammond should be worrying about the woes of the common people is something I can never understand."

"Who were at the supper?" Miss Helen asked.
"Oh, I forget. Who were there, Miss De Neuville?"

Miss De Neuville wrinkled her pretty brows and thought deeply for a few moments.

"We go to so many places it is difficult to remember," she said. "Let me see: there was Sidney Hammond and his sister Olive—that's two—Walter Hestor and Miss Le Roy—that's four—Mr.

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Blake and Miss Meredith—that's six—and Mr. Converse and myself—that's eight."

"You are right, Lillian, I remember now," said Miss Le Roy. "What a splendid memory you have! I can never remember anything."

"Walter and Sidney were talking about a big convention of the leaders of trusts," said Miss De Neuville. "I know Walter was very enthusiastic about it, as he always is about everything. I did not hear either of them say anything about going to Europe."

Soon after this Miss Le Roy and Miss De Neuville rolled away in their carriages, and the big Carmody mansion was dark as it frowned on Fifth Avenue.

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Chapter X

M R. CHALMERS found a telegram awaiting him from Chicago. It read as follows:

"CHICAGO, May 6.

WILLIAM CHALMERS, *Managing Editor New York Record:*

L. Sylvester Vincent undoubtedly head of conspiracy. He has been planning it for months. Left Chicago three weeks ago with letters of introduction to Carmody, Rockwell, Morton, Haven and Pence. Has frequently been heard to boast that he would 'do them.' Have just obtained information of Vincent's whereabouts. Will wire all developments. Wire me \$400 to Planter's Hotel, St. Louis.

BERNARD SEYMOUR."

Chalmers expressed the opinion that Seymour was "barking at a knot," but he answered the telegram and sent the money as requested. The managing editor was far from sharing Jack Stevens's high opinion of Mr. Seymour's detective abilities, but was too much of a disciplinarian to interfere with the latter's plans. He knew that Mr. Seymour

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would prove an expensive luxury, but Chalmers had been trained to ignore money as a factor in newspaper ventures. He dismissed the enterprising Seymour from his thoughts.

The following morning Jack Stevens returned from Provincetown. He had learned nothing, but had assigned his men in such a way that he predicted results would follow. Chalmers explained to Stevens what he had learned from following up the clue offered by the letters found in Hestor's office.

"I will give this my personal attention," said Stevens. "Within two hours I will find where that furniture and stuff went to."

"Be very careful what you say or do, Jack," cautioned Chalmers. "The fact that Hestor bought a lot of furniture proves nothing in itself. Say nothing to make these furniture people suspicious. They are likely to wonder at our sudden interest in Hestor's affairs."

"Don't you worry about that," said Stevens. "I will not see the members of the firm at all. I will trace the stuff from the teamster who hauled it, or get the facts from the shipping clerk. I will make no bad breaks."

Stevens was not away two hours before he returned. He was excited but happy.

"Well?" said Chalmers.

"That furniture went on board the 'Shark,'" said Jack Stevens. "It not only went aboard the 'Shark,' but it went into the hold of the boat. I

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found the two teamsters who hauled it. I made them believe I was one of the clerks of the furniture house, and explained that a complaint had been made that two chairs were missing. They told me all about it. The 'Shark' was anchored off Twenty-fourth street. They took the furniture there and helped put it in the yacht. I told them the matter was of no consequence, and convinced them that suspicion was not directed against them. I also found out about the billiard table. That also went on board the yacht. So did the piano."

"There is no use bothering about the rest of the stuff," said Chalmers. "It went to the same place. Well, what do you think of it?"

"I do not know your man Hestor," said Stevens. "Were he not worth more millions than I have dollars, I should say he was under suspicion."

"We will so regard him notwithstanding his money," said Chalmers deliberately. "Pick out two or three good men and trace his actions as best you can up to the time he went away. He keeps bachelor apartments uptown. I will get you the address. He has several servants, including a coachman. He is quite modest in his tastes. The servants should not be suspicious, if you go at them discreetly."

Stevens had no trouble in interviewing the servant of the Hestor establishment. He learned nothing of any consequence until he located the coachman. That dusky gentleman proved a mine of information.

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"Marster Walter tolle me nothin' 'bout whar he wuz gwine," said Mr. Napoleor Spencer. "De last time I dun see Marster Walter wuz on de pier, an' he shook hans good-by an' left er twenty dollar gold piece dar." And Napoleon looked at his hand as if to again see that treasure sparkling in his palm.

"Where was that, Mr. Spencer?"

"Down by de pier at der Battery," explained Napoleon. "Deres whar de 'Shark' was a-layin'."

"Who was with Mr. Hestor? Did any one ride with him in the carriage? Tell me all about it."

"Thar aint much to tell, boss," said Napoleon. "Marster Walter tolle me to drive down town an' meet him in front of de Record orfice at half-past three. I dun so, an' he tolle me to drive over ter Broadway, as he 'lowed ter pick up Mister Hammond and another gemman who was gwine ter see him off on de 'Shark.' I done so and dese gemmen comes down de steps, gets in de carriage and I drives dem away. Dat's all der is to it."

"What building did you go to?"

"De Carmody buildin', on Broadway, sah," said Napoleon.

"Do you know Mr. Hammond when you see him?"

"No, sah."

"What kind of looking men were those who got in the carriage? Will you have a fresh cigar, Mr. Spencer?"

"Thank yer, boss. Dey was moighty fine lookin'

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gemmen," said Napoleon. "Dey was oldish lookin' gemmen, and dey 'peared mighty impo'tant, sah."

"Did you see anyone else on the yacht?"

"Dar was sev'ral gemmen on de upstairs part of de boat," said Napoleon. "Dat's a mighty fine seegar you smoke, boss. Dat tastes like de kine Marster Walter smokes."

"You don't know how long the yacht remained at the pier, do you?"

"De 'Shark' sailed right erway as I left, sah," said Napoleon. "While I war a-fixin' ther harness of ther off hoss, de cap's gave de orders an' de 'Shark' sailed out inter de bay. Marster Walter didn't say nothin' ter me erbout whar he was a'gwine or when he would come back. Marster Walter's a mighty particlar man erbout sich things, sah."

"Much obliged, Mr. Spencer," said Jack Stevens. "We want to send a cablegram to him as soon as possible. Good day."

"Good-bye, boss. Sorry I cawnt tolle yer nothin' mo' erbout him. Marster Walter's a mighty hard man to find when he's gwine erway, sah. Good-bye, sah."

Jack Stevens lost no time in acquainting Chalmers with what he had learned. They no longer had any doubt they were on the right track.

"But what did he do such a thing for?" asked Stevens. "It is all Greek to me. Tall: about motives! What motive would a man like Hestor have

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in kidnapping such men as these? He has plenty of money. He would not demand a ransom. Most of these men have known him since he was a boy; so I am told. His father was a big figure in Wall Street. What the devil was his motive?"

"I will never tell you," said Chalmers. "He has always been more or less crazy about the newspaper business. That interview with the Czar turned his head. This is probably his *coup de maître*. If so, it is a wonder!"

"How much better off are we now that we believe Hestor is the man?" asked Stevens. "Where is he? That is the question. How are we to find him?"

"You may as well call off your men at Provincetown," said Chalmers, after a pause, in which both did some hard thinking. "They can find nothing there. If Hestor did this job, he probably brought the 'Shark' into Cape Cod bay and posted the letter from Provincetown. Then he dropped a man off at or near Boston and had him mail the various letters from Springfield, Albany and the other places. It requires no great reasoning to see through that. The last letter came from Philadelphia. Hestor may have made the trip himself. It would be just like him. If so, the yacht probably picked him up at some point along the South Atlantic coast."

"It strikes me that the thing to do is to ascertain if Hestor loaded any building materials into that yacht," said Stevens. "If he did he is planning to

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build a house to put that furniture in. If not, the house probably is built."

"I have reason to believe the house is already constructed," said Chalmers. He told Stevens of Hestor's talk about his house, the night after the Waldorf-Astoria dinner. While they were considering this phase of the case, the news editor entered with a telegram. It read as follows:

"ST. LOUIS, May 7.

To WILLIAM CHALMERS, *Managing Editor New York Record*:

Have arrested L. Sylvester Vincent. He refuses to make confession. How much shall I send? Big story. Can wire ten thousand words before midnight. Wire \$200.00.

BERNARD SEYMOUR."

"Your man Seymour is a dream," said Chalmers, passing the telegram to Jack Stevens. "Wire him to send us a thousand words information, not for publication, and tell him to stick to Vincent and make him talk." Stevens sent the proper dispatch. Another telegram was received, an hour later, from St. Louis. It read:

"ST. LOUIS, May 7.

To Editor New York Record: Man arrested as L. Sylvester Vincent by your representative proves to be the Rev. Hilton Wesley of Chicago. Where can your representative be found?

P. SULLIVAN,
Chief of Police."

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"I don't believe he can be found," said Chalmers. "Wire the Chief that the man who represented himself as our correspondent, undoubtedly is an impostor. I wonder where Mr. Bernard Seymour is?"

He was not long in doubt. Shortly before midnight this telegram was received:

"Illinois Central Train No. 47, enroute South. To William Chalmers, Managing Editor New York Record: Will explain later. Am hot on trail. Send \$500.00 to St. Charles Hotel, New Orleans.

BERNARD SEYMOUR."

"I am glad he is headed for New Orleans," said Chalmers. "We can use him there. Now, I tell you what we will do: Your Wall Street men have found out nothing. You notice I was right about the books of Street & Rogers. An examination was made to-day, and it panned out just as I predicted. The account is in the name of the firm. I am going to break into Hestor's desk to-night and see if I can learn anything. If his check books are there they may prove something. It is hardly likely that they are. What I was about to say is this: You find out if any lumber went aboard the 'Shark.' In the meantime have your men interview every contractor, builder and architect in New York, and see if any work has been done for Hestor in the last two years."

"That is a great scheme!" said Stevens.

"Send men to Boston and Philadelphia on a like

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mission. I will wire Seymour at New Orleans and have him do the same thing there. Send four or five men to New Orleans and Galveston to-night. Instruct them to interview every man who may have had anything to do with building a residence of any kind for Walter B. Hestor. Swear them to absolute secrecy. I am going to have an interview with Miss Olive Hammond to-night, at the Carmody residence."

"Where does Sidney Hammond come in, in this case?" asked Stevens. "He is supposed to have sailed with Hestor."

"I do not know. I am going to try and find out," said Chalmers. "It looks as if he was mixed up in it, too. I hope not. Sidney is too good a fellow."

Later in the evening Mr. Chalmers was at the Carmody mansion. During the day he had arranged with Miss Carmody to invite Miss Olive Hammond to spend the evening at her house.

"Miss Carmody," said Chalmers, after the formal greetings were made, "I know you will excuse my apparent freedom, but I have some news of great importance, which I am going to tell you and Miss Hammond. We should have a room where we cannot be interrupted or overheard."

Miss Carmody rang for Smith.

"Unlock Mr. Carmody's private office," she said. "Put it in order and bring Mr. Chalmers some cigars. I know he smokes."

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Mr. Chalmers bowed his thanks. They were soon seated in Mr. Carmody's library and private office. Nothing which taste could dictate or money furnish was lacking in this room. Chalmers took the big easy office chair, while the young ladies formed a charming picture on a nearby divan.

"Miss Hammond, the news I have obtained indirectly concerns your brother Sidney," said Chalmers. Miss Olive Hammond grew pale, and uttered a half-exclamation. "You need not be in the least alarmed. I have no reason to believe he is in any degree to blame in this affair. I am going to relate the whole story, as far as I know it, and you may be able to throw new light on the mystery."

For half an hour Chalmers explained the circumstances which had led him to suspect Hestor. He gave a spirited character sketch of that gentleman, and told many incidents of his newspaper career. He told of the letters he had found and the discoveries which had been made by Stevens. As he talked the two girls clasped hands. Tears glistened in Miss Hammond's eyes when Chalmers told of the instructions Hestor had left that a notice should be inserted in *The Record*, stating that Sidney Hammond would accompany him on the trip to the Mediterranean.

As he said this, Miss Carmody released Olive Hammond's hand, and instinctively drew away from her. Olive burst into tears.

"Sidney never could do such a thing! Oh, there

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is a cruel mistake somewhere!" she sobbed. "Sidney is the soul of honor. Oh, my brother, my noble, honest brother; why are you not here to defend yourself?"

Miss Helen threw her arms around the weeping girl. Chalmers did not know what to say. His story had been cut off at its sensational point. He stammered an apology.

"He is not guilty. I am sure he is not guilty!" exclaimed Miss Carmody. Her eyes flashed as she looked at Chalmers.

"I have said that I did not believe him guilty," said that gentleman, recovering himself. "You young ladies jump at a conclusion too quickly. It is probable that Mr. Hammond was the victim of a plot like the others."

"Why, Sidney did not know he was going until a few hours before the yacht sailed for Europe," said Miss Olive. She had regained her self-possession. "He sent me a telegram just before he went away, saying that he was obliged to take a sudden trip to Europe with Mr. Hestor. When he left home in the morning he did not know a thing about it. We had planned to go to the theater on the following evening, and he had secured the tickets. So how could he have known anything about it? Sidney tells me everything."

"That is splendid news," said Chalmers, his face lighting up with pleasure. "You need not worry about Sidney. I hope you kept that telegram."

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"I have it here in my reticule," said Miss Olive. Chalmers read it carefully. He lifted the receiver of the telephone at his elbow.

"Give me the Superintendent's office—the Postal Union Telegraph Company," he said.

Chalmers was well acquainted with the routine of the telegraph office, and soon arranged that the original of the dispatch be forwarded by special message to the Carmody residence. While waiting for this, they talked over the strange features of the case.

"You are sure that Hestor said nothing about going away the night he gave the opera and supper party?" asked Mr. Chalmers.

"I did not hear him say a word about it," said Miss Hammond. "Mr. Hestor and Sidney had a long talk about trusts. They were at the end of the table, and for a long time took no part in the general conversation. I was not interested in what the others were saying, and found myself listening to Sidney and Walter Hestor. Mr. Hestor said it would be a fine plan if they could induce the leading capitalists of the country to meet and discuss methods to regulate the abuses which have arisen under the trust control of industrial affairs. Now that I think of it, he mentioned such names as Rockwell, Morton, and Haven, and I am sure Mr. Carmody's name was used. Sidney told him that these men could not be induced to take the time to bother with such matters. Finally Mr. Hestor said that he was

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going to form a trust of his own. Sidney laughed, but Walter seemed much in earnest. Soon afterward the party dispersed and we went home. Sidney went to Chicago, and did not return until the following Saturday."

The messenger boy arrived with the original copy of the telegram. Chalmers gave one glance at it.

"Just as I suspected," he said. He passed the telegram to Miss Hammond. It was written in pencil on a sheet of newspaper "copy" paper, with a telegraph head pasted above it.

"Is that Sidney's handwriting?" he asked.

"Why, no!" exclaimed Miss Olive. "It is not a bit like it."

"Walter Hestor wrote that," said Chalmers. "I know his writing; having handled thousands of pages of it. You may rest assured, Miss Carmody, that we shall soon solve this mystery. Hestor has not covered his tracks. He either did not know how, or did not care. No shrewd criminal would send a forged telegram in his own handwriting. He would use a typewriter. Hestor sent this telegram so that you would not be alarmed at Sidney's absence. It is plain as day."

"It did not read like Sidney," said Miss Olive. "I thought it so queer that he did not want me to come down to the dock and see him away on his journey. He always lets me tag around and bother him."

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Chalmers enjoined the young ladies to secrecy and returned to his newspaper duties. For two hours he worked with the energy of a dozen men.

Those who hold the popular idea that the chief task of an editor is to amass enough material to "fill up" his paper, should spend the night in the office of the managing editor of a metropolitan newspaper. There is enough stuff—all newspaper copy is "stuff," be it the message of a President, the death of a Queen, or the three-line notice of a political meeting—there is enough "stuff" on hand or in sight to fill a dozen papers. Each of the departments is clamoring for space. The sporting editor must have room for "stuff," which, in his opinion, makes the paper all that it is. The real estate editor is in possession of news that would warrant the use of the entire front page. The reporters on the latest murder mystery could not think of less than five columns in which to give the details which have been unearthed by their labor and vigilance. The financial editor has exclusive information which will startle the world. A score of reporters have "beats" or "scoops," which will drive the opposition papers into a frenzy of impotent rage. The dramatic editor and the amusement staff charge *en masse* on the door of the managing editor and must have more space. The art department is wild at the prospective slaughter of carefully-prepared pictures, line drawings and half-tones. The foreign editor is certain the cable news

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should take precedence over all other. The advertising department announces that it has two extra pages of advertising matter.

Thus the storm rages about the head of the managing editor. In an hour the floor is covered with butchered "copy." Stories which were designed to insure the fame of the writer, are slashed and mangled beyond recognition. Art beauties go whirling into the waste basket. And yet the managing editor swings his bloody axe. At eleven o'clock some overmastering piece of news comes surging in. Perhaps a fire, by which millions of property and a score of lives are wiped out. Perhaps the death of a great statesman; the assassination of a king or a general; or again the news of a decisive battle. Once again the axe comes into play. Not even the advertising is spared.

In the early hours of the morning the carnage of news is ended. The last "form" is in the press-room. The building shakes with the rumble of the presses; the "dog watch," detailed to duty in the event of news demanding an extra, opens its game of poker; the blue-gray dawn of day blots out the street lamps and a new paper is born. Thus the endless grind goes on through the years in the newspaper mill. Little of the wheat cast in the news hopper comes out in the form of printed grist. None but the public is satisfied with a successful newspaper. In the eyes of all discriminating newspaper men it is "rotten." The ideal paper of a newspaper

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man would not survive a week. The paper of to-day is the mirror of public taste—or perhaps distaste.

The following morning Jack Stevens called his staff into conference. He detailed four men to Boston, six to Philadelphia, and four to New Orleans and Galveston. Twenty were assigned to work in New York, and six were held in reserve.

"Interview every architect and builder in these cities," were Stevens's instructions. "Introduce yourself as a writer who is preparing an elaborate article on summer or country residences. Be specially solicitous about specimens of tropical architecture. Then lead up to who designed the Walter B. Hestor residence. There is a special offer of \$25,000 for the reporter who locates the architect, and the same amount for the one who discovers the contractor."

Stevens had already satisfied himself that no lumber had been loaded on the "Shark." He explained to his men such facts as were necessary for their guidance. It was not necessary to enjoin them to secrecy. The tempting rewards were sufficient to insure that caution. Each reporter was liberally supplied with money and they went to work with energy.

That afternoon, the eighth of May, Chalmers opened Hestor's desk, and with Stevens, made a minute examination of its contents. Much to their surprise, three check books were found on the glass-covered surface of the desk. On dates from April

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25 to May 1, inclusive, Hestor had drawn checks payable to himself, aggregating \$4,648,000.

"How could he have amassed that amount of cash?" asked Stevens, as he footed up the aggregate.

"Here is a memorandum which explains that," said Chalmers. He pointed to the inside cover of one of the check books on which was tabulated sales of bonds and stocks amounting to \$4,627,000.

"The Hestor estate was largely in securities," said Chalmers. "I remember Hestor told me at one time that he owned between fifteen and sixteen million dollars worth of gilt-edged stuff. He frequently sold large amounts on a strong market. Hestor was that type of speculator called the investor. He has often said that he never margined a stock in his life. If he thought it a purchase, he sold other stocks or bonds, and bought it. In this particular case he simply unloaded a lot of stock and bonds on the market and turned them into cash."

"What did he do with the cash?" asked Stevens, with an air which indicated that he could answer his own question.

"Street & Rogers might answer if they would," said Chalmers. "A man of Hestor's standing could margin 750,000 shares of stock with that amount of money. He was too wise to draw checks payable to anyone but himself. He must have lugged that money down there in bills. It would not

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make much of a package in \$1,000 bills. Hestor must be \$30,000,000 ahead in this deal. His insanity takes a canny form. I would like to be crazy awhile like that myself."

"But how does he propose to get out of it?"

"Give it up," said Chalmers. "It is too deep for me. Hestor is not the kind to think of details like that. He goes ahead and lets consequences take care of themselves. He did not even take the precaution to destroy these check books. We can trace him like a rabbit in a new fall of snow. Mark my word, we will locate him and these men inside of a week."

But Chalmers' prediction seemed destined to prove false. Day succeeded day, but the most thorough search of the offices of architects and builders failed to yield a clue of any structure erected by Hestor. A New York architect was found who admitted that Hestor had talked to him about a country residence. The young millionaire had asked his opinion of the proper style of architecture for a tropical environment, and had made a sketch of a lake with a background of rocks and palm trees. The architect did keep the sketch. The conversation was an informal one at a club dinner, and Hestor never referred to the matter again.

Stevens now turned his attention to such cities as Baltimore, Washington and a number of Western cities, in the faint hope that some clue might be found. Instructions were cabled to London, Paris,

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and other European cities, and a search made in these art centers, but nothing was learned.

Chalmers was a daily visitor at the Carmody residence. He inspired Miss Helen with hope, and would not listen to her fears of failure. She was anxious to fit out the Carmody yacht, the "Helen Carmody," and begin at once a search for her father and his companions.

"That is a good idea," said Mr. Chalmers. "Go ahead and put the yacht in commission, and supply her with provisions for a month's cruise, but do not start until my men have had a chance to complete their search. It is now the eleventh of the month. Give me until Tuesday, the sixteenth, and if we have no news by that time we will send the 'Helen.' As you know, there are a score of boats scouring the ocean now. It is a good-sized globe, this old world of ours, and there are millions of places, any one of which Hestor may have selected. For all we know, he may be cruising in the boundless waters of the Pacific. On the sixteenth we will make public all the facts in our possession, in case we do not in the meantime find a definite clue. I do not feel justified in doing so, except as a last resort. Hestor may not be guilty. His actions, so far as we know, can all be explained. Our evidence against him is purely circumstantial. We will give Hestor time to reach some port in Europe. We have wired instructions to every foreign harbor, and will at once hear from him if he be inno-

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cent. This is an awful charge to make against an honest man, and we must give Hestor the benefit of every doubt."

"You are right, Mr. Chalmers," said Miss Helen. "I will have the yacht prepared for a long cruise. It does not seem possible that Mr. Hestor could do such a thing. He is so kind and generous. It would be awful to falsely accuse him."

It need not be supposed that these daily interviews between the journalist and the charming heiress were entirely devoted to the solving of the mystery which was the cause of their acquaintance. Mr. Chalmers esteemed it his duty to direct her thoughts to more pleasant topics, and he led the conversation into literature and to the discussion of current events. Chalmers was an entertaining talker, with an aptitude to perceive the grotesque side of things, and he possessed the rare art of the good story teller. A few odd facts were sufficient to form the theme of a mirthful tale, and Chalmers was by nature and training an adept in the art of narrative. He had an appreciative listener in Miss Carmody, and unconsciously she found herself waiting for the hour when the self-possessed and animated Chalmers would arrive, and with news or fancy lighten the monotony of the hours. At times Mrs. Isabel White and others were present, but Chalmers usually considered the news of the moment of too much importance to be discussed in the presence of others.

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To this precaution Miss Carmody yielded a ready assent.

Many were the delightful little luncheons they had together at the Carmody residence. One evening, in company with Mrs. White, they explored the mysteries of The Record building, and Chalmers explained the various processes which produce the modern metropolitan newspaper. From the clattering typesetting machines under the roof, to the ponderous presses deep in the foundations of the building, they watched the hundreds of men at their duties. It was the perfection of organized effort, aided by some of the most wonderful machinery evolved by the ingenuity of man.

"You are making a regular night-hawk of me," said Miss Carmody, as Chalmers escorted her to the carriage. "Instead of retiring at what Papa considers a seasonable time for young ladies, I am up at all hours of the night. I know so much about newspapers and the habits of newspaper workers, that I have adopted their hours. I do not know what Papa will think of me when he returns."

Chapter XI

NO word had been received from Mr. Bernard Seymour since his departure from St. Louis, at which time he requested that five hundred dollars be forwarded to him at New Orleans. It was a peculiarity of the Bernard Seymour telegrams that they always contained stipulations for flesh funds. Mr. Stevens had a hearty respect for the Seymour luck. He overlooked any slight irregularities in methods, and accordingly telegraphed the money, and also full instructions concerning the search for the architect and contractor in charge of the supposititious Hestor country house.

No answer came from Mr. Seymour. When the staff of reporters arrived in New Orleans, they learned that Mr. Seymour was registered at the St. Charles Hotel. He had cashed the money order, but had not occupied his room, nor had he been seen at the hotel since the time of the financial transaction. The new arrivals made a vain search for the missing sleuth, and then went briskly to work without him.

When Bernard Seymour arrived in New Orleans,

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he was, as he expressed it, "much the worse for wear." When he learned that he had caused the arrest of a famous Chicago clergyman, instead of L. Sylvester Vincent, he lost no time in quitting St. Louis. He abandoned his baggage at the Planters' Hotel and took the first train south.

Seymour arrived in New Orleans the following evening. He decided that the "West End"—the breathing place of the Southern metropolis,—would be the most congenial place to begin operations. The "West End" is a cluster of hotels, fringing the bathing beaches on the south shore of Lake Pontchartrain, and serves as a more aristocratic Coney Island to New Orleans. Mr. Seymour found it brilliant with rows of electric lights. A score of orchestras and bands were blending their harmonies with the murmur of the pleasure-seeking throng.

"Hello, Seymour!"

A heavy-set man, with his face marked by a cavernous grin, pushed his way through a crowd and slapped Mr. Bernard Seymour on the shoulder.

"Well, you little ferret, what are you doing in New Orleans?"

"Sir!"

"That's what I said—sir! Will you have a drink, sir?"

"Yes, sir. Now I understand you," said Mr. Seymour. "Well, you old Indian, I did not know you were down here. What are you doing? Who are you doing?"

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"Nothing and nobody," said Mr. Dick Bender. Mr. Bender was a newspaper man, whose natural ability was obscured by habits more congenial than regular. An excellent writer, he seldom held a position more than three months. He was the journalistic prototype of the tramp printer.

"Up against it, eh?" asked Seymour.

"I surely am up against it good and hard."

Dick Bender tossed off a big drink, and grinned as if his hard luck were something to be contemplated with joy.

"You don't drink enough, Dick," said Seymour. "You are a social recluse. Your abstinence has become a matter of common gossip. You should thaw out once in a while and become a mixer."

"Never mind my failings. Answer me some questions," said Mr. Bender, resting his foot on the rail, and swinging his arm in an easy position across the mahogany. "What are you doing in New Orleans?"

"None of your business."

"True, but not to the point. I know what you are doing. You are on the kidnapped millionaire case."

"Some one must have told you. The witness refuses to commit himself. Will you have another drink?"

They had several. Under their influence Seymour told Dick Bender his mission, but was too discreet to reveal any information which had been re-

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ceived from New York. He invited Mr. Bender to take dinner with him, and that gentleman was too polite to refuse. A jolly throng crowd'd the big dining room. Concealed in a grove of palmettos, an orchestra discoursed popular airs. In the babble of conversation, French and English strove for the mastery. Seymour attracted the attention of a waiter.

"Are you hungry, Dick?"

"As a wolf."

"'Tis well. The wolf shall be fed. *Garcon*, attention. Come hither, menial! I will hold converse with you."

The French waiter bowed politely.

"*Montrez moi la carte, garcon*," said Mr. Seymour with an impressive wave of the hand.

"*Oui, Monsieur*," said the waiter, handing him the bill of fare.

Bender glared at Seymour in amazement.

"Do you mean to say that that waiter understood you?" he demanded. "You do not speak French."

"Pardon, monsieur, ze genteelman speek vere fine French," said the waiter with an apologetic bow.

"You bet your life I do!" said Mr. Seymour. "If there is one thing that I do better than another it is *parlez-vous francais*. I am a wonder at it. If you could write English as well as I speak French you would get up an encyclopedia. You don't know me, Dick. I am a polyglot; a linguist. I don't want to put it all over you, seeing you are my guest, so I

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will drop into French only occasionally. *Quelle soupe vous servirai-je?*"

"Oh, come off. Let's order something to eat," said Dick Bender.

"The gentleman says he does not care for soup," said Seymour. "Very well. We—"

"I do want soup. Some gumbo. That's just what I want," said Dick.

"The gentleman has changed his mind. 'Tis well. Bring in some gumbo soup, with two dozen oysters ahead of it. *Comprenez-vous?*"

"*Oui, monsieur.*"

"Then you can give us a planked sheepshead, some potatoes *au gratin*, a cucumber and lettuce salad, and two quart bottles of Mumm. *Comprenez-vous?*"

"*Oui, monsieur.*" The waiter bowed almost to the floor when wine was mentioned; again bowed, and turned to leave.

"*Approchez—venez ici.* In the meantime bring us *dix-neuf* glasses of beer," said Seymour, solemnly.

"*Pardon, monsieur, je ne comprehends pas.* I do no understand," said the puzzled waiter.

"Nineteen glasses of beer," repeated Seymour. "What in thunder is beer in French. Ah! *dix-neuf verres biere.* That's it. *Comprenez-vous?*"

"*Oui, monsieur.* Nineteen glasses of bee-r-r."

"That's it. Sure thing. Now you have got it. Hurry it up. My friend has just arrived from Great Salt Lake, and he is thirsty."

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"What in thunder did you order nineteen glasses of beer for," asked Bender, as he watched the astounded waiter walk away.

"Because, I have forgotten the French word for 'twenty,'" said Seymour. "I can count up to a hundred in German, but my limit is nineteen in French. You ought to hear me order beer in Dutch. I am a marvel."

"I should say you are a marvel! You must have money."

"Money to throw to the birds," said Seymour. "I am the Walter B. Hestor of Chicago. I do newspaper work for amusement only."

"Your work is very amusing." Bender roared at his joke.

"You save your pleasantries until I am through feeding you. I will countermand that beer order."

"It is too late," said Bender. "Here it comes."

The waiter approached with an immense tray covered with foaming glasses of beer. He placed nine in front of each of the diners, and hesitated about the odd one.

"That extra one is for my friend. He is very thirsty. Well," said Seymour, rising to his feet, and bowing to a party at an adjoining table who were laughing at the display of glasses, "*A votre santé!* Glad to see you aboard the yacht. It's too bad you don't speak French, Dick!"

If the waiter had doubts as to the sincerity of the order, they were speedily dispelled. The

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glasses were empty when he arrived with the gumbo. As may be imagined, the dinner was a merry one. When the fish was served, Seymour called the waiter.

"I don't like the music," he said. "It is too flip-pant. Will the orchestra play what I ask if I give the leader two dollars?"

The waiter assured him there was no doubt of it.

"Have him come here," he said. "I wish to speak with him."

The orchestra leader was an impressive looking German. Seymour greeted him cordially and tendered a glass of wine, which was accepted with dignity.

"I am a stranger in your midst," said Seymour, "and am a long way from home. Will you play 'Home, Sweet Home,' for me?"

The musician bowed his assent.

"Here is ten dollars," said the homesick writer. "Play it five times, with two minute intermissions between each act."

The stolid German accepted the money, shook hands with Seymour and Bender, and a moment later the orchestra struck up the pathetic old tune. At the close Seymour applauded vigorously. Others joined in the applause.

The orchestra responded to the encore and rendered the air with much feeling. Seymour was affected to tears. Bender was almost apoplectic with laughter. The music died away. When the two

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minutes had elapsed, the leader arose, tapped his baton for attention, and the orchestra again sounded the familiar strains. The amazement of the crowd gave way to a buzz of complaints and then to vigorous protests. The orchestra maintained its placid course, and after a repeat wound up with the doleful end, "there's no-o place like home."

"Isn't that great?" said Seymour. "Wait until the next act. Stay for the large show."

The first notes of the fourth rendition had but issued from the cornet when there was an explosion of wrath from all parts of the hall. It took the form of a concerted rush toward the orchestra stand. An angry chorus of French and English nearly drowned the sound of the instruments. The manager was in another part of the building. The uproar brought him flying into the dining room. A waiter hurriedly explained the cause of the riot. Before he could fully grasp the situation, the piece was ended. Seymour applauded wildly. Above his head the manager and the leader were engaged in a vigorous and heated argument. Seymour watched them with grave interest. The musician seemed to have the better of the argument. The manager sawed the air with gestures and left the stand.

"That leader is an honest man," Seymour said. "He keeps his agreement. I wish I had given him a twenty dollar bill. These people do not appreciate good music. Give me the old-fashioned music like 'My Country, 'Tis of Thee,' and 'Home, Sweet

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Home.' You can have Wagner and Sousa, but give me the old familiar tunes. They are going to play 'ain."

When the German leader waved his baton and the orchestra again surged into "Home, Sweet Home," the scene—to use the new reporter's phrase—"simply beggared description." The manager and the head waiter charged up the steps. The air was full of bread and other missiles. Just as the orchestra reached "Be it ever so humble" a beer bottle went down the brass throat of the bass horn and the manager and the German leader met in combat. But it made no difference to the players. They kept on and finished the piece to the vociferous delight of Seymour. The united efforts of the orchestra ejected the interlopers from the band stand, and victory perched on their instruments. Seymour mounted the table and yelled "Bravo! Bravo!" until he was red in the face.

"Talk about your Franco-Prussian war!" exclaimed Seymour, as he went forward to congratulate the musicians. "It was a Quakers' convention compared to this." He tried to bribe the leader to play some more, but that gentleman discreetly declined. Seymour gave him ten dollars, to be divided among the players, shook hands with all of them, and returned to his seat.

Mr. Seymour can give no connected account of the events which followed the musical festival. Nor is

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Mr. Richard Bender more accurate as an historian. When Mr. Seymour awoke the following afternoon he was in a narrow bunk, which seemed to rise and fall as to the heave of a ship. He ascribed this to natural causes and went to sleep. When he again awoke it was dark. For a moment he lay quiet. To his ears came the splash of waters and the groaning and muttering of a ship. By the smoky light of a lantern he found his clothes scattered on the floor. He put them on as fast as possible, but the operation was delayed by the swaying of the room. The heavy breathing of a sleeper in an opposite bunk seemed to beat time to the motion of the ship. Seymour opened the curtains and peered in. It was Mr. Dick Bender. Seymour shook him savagely.

"Wake up, Bender!" he said as he clawed the sleeper around the bunk. "Wake up! We are kidnapped by pirates!"

Bender opened his eyes, blinked, groaned, and dropped back into an untroubled sleep. Seymour again aroused him.

"We are kidnapped, I tell you!" he said in a hoarse whisper. "Wake up, and prepare to die like a man!"

"Forget it!" said Mr. Bender, and he again closed his eyes. But Seymour was persistent, and finally succeeded in arousing the drowsy Bender. While he was dressing, the door opened and a broad-shouldered sailor stepped into the apartment. Sey-

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mour looked for a weapon, but there was none in sight. The man surveyed them calmly for a moment and said:

"I thought I would come and wake you-all up. When you gets your togs on, come on deck. You must be hungry by this time."

Seymour looked at him doubtfully.

"Who are you?" he asked.

"First mate," said the man.

"First mate of what? You don't look like a pirate."

The man laughed with a chuckle which rumbled from the depths of a massive chest.

"Guess you gents is a bit mixed," he said. "Forgotten me, hev ye? I'm first mate of the schooner 'Sam Walker.' You knew me last night all right."

"You have slipped my memory since," said Seymour. "Where are we, and where are we supposed to be going?"

"Come on deck," said the first mate. "It is hot below. Come on deck and meet Captain Parker. Prob'ly you know him better," and the sailor opened the door and went away.

"Well, what do you think of this?" said Seymour as he sat down on the edge of the bunk to collect his thoughts. "Do you know anything about it, Bender?"

"Not a thing," said that gentleman. "I remember meeting some sailor men somewhere. That's all."

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They stumbled through a passageway and up a narrow flight of stairs. A draught of fresh night air struck their faces and was delightfully cool and refreshing. The outline of a short, stocky seaman, with a gleam of gold braid on shoulders and cap, was silhouetted at the head of the winding stairs. He stepped forward as Seymour and Bender came in sight.

"Haouw de ye dew, Mr. Seymour?" he said, extending a large, freckled hand, which Mr. Seymour grasped rather cautiously. "Haouw air ye, Mister Bender? Did ye sleep sound?"

"I should say we did," said Seymour, reassured by the cordiality of the greeting and by the honest face of the Yankee skipper. "We are a bit mixed about this voyage, Captain. How did we come aboard, and where are we headed for?"

"I reckoned you boys war a bit slewed up last night, or rather this mornin'," said Captain Parker. "Aint ye hungry? I reckoned so. Ther cook has somethin' ready for ye. Come on and eat it while it's good and hot, and I will tell ye all erbout it."

They went into the little cabin. The darkey cook appeared with a steaming dish of steak, some hot corn bread, baked potatoes, coffee and vegetables. The voyagers fell upon the savory spread with avidity.

"Perhaps ye might like an appertizer," said Captain Parker, with a wink of his blue eye.

"Never again!" said Mr. Seymour. "When my

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festivities take the form of embarking on unknown and unpremeditated ocean voyages I forswear the sack. Once is enough for Papa. You might tell that colored gentleman to bring another pitcher of water. Remarkable how thirsty that salt air makes you; eh, Dick?"

"Yes," said Mr. Bender. That gentleman was too busy with the steak to enjoy the delights of conversation.

"Your good health, and a prosperous voyage, Captain Parker," said Mr. Seymour, raising a brimming glass of water. "Kindly explain to us how we happen to enjoy your hospitality on the good ship 'Sam Walker.'"

It was a long story, but the essence of it was that Bill Howe, the first mate of the "Sam Walker," was on shore leave, and at an early hour had met the convivial Seymour and Bender. They had declared the sailor the best fellow in the world, and would not listen to his departure. Mr. Seymour had asserted that no life was equal to one on the briny deep. Finally both Seymour and Bender decided to take a trip on the "Sam Walker." They were indifferent as to her destination, and were only anxious to shake the clods of earth from their feet, and plow theraging main.

"You and Bill hove in sight about six o'clock this mornin'," said Captain Parker, as he passed the steak to Seymour for the third time. "Of course, I seen that ye was a bit under the weather, but ye

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talked all square and fair, sayin' ye wanted to take a cruise, and when I said the 'Sam Walker' wuz goin' to Havana, you said that wuz the place ye wanted ter go tew. So you paid me the money for passage for both of ye, and we cast off and headed out inter the Gulf erbout eight o'clock this ere mornin'. Ye fooled aroun' awhile, clum out on ther bowsprit, did various monkeyshines, and then went below. That's all thar is tew it," and Captain Parker laughed with a vigor hearty and pleasing.

"From early childhood I have longed to go to Havana," said Mr. Seymour. "Why I should select this special time is not readily apparent, but it is well. Cheer up, Bender! Once again an aqueous toast to Captain Parker and his gallant crew."

Having done ample justice to the food before them, the voyagers followed Captain Parker to the deck of the vessel. The "Sam Walker" was a large, three-masted schooner. They found seats on the after deck. A big Swede stood at the wheel, and lazily revolved it as the fresh breeze came in irregular gusts from the southwest. The air was fragrant with the odor of newly-sawed lumber, and Seymour noticed, for the first time, that the decks between the masts were piled high with timber. Every yard of canvas was set. The booms of the fore, mizzen and main sails barely cleared the surface of the lumber, and the canvas set so flat in the wind as to delight the eye of a sailor. The topsails bellied white against the star-studded sky. The occasional dull

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boom of a jib as it snapped in the wind; the musical swash of the prow as it cleaved the long swell of the Gulf; the drone of the cook as he hummed some negro melody at his work, and the monotonous creaking of the wheel, were the only sounds which relieved the silence of the waters. The night was beautifully clear and the air balmy and invigorating as ozone.

"Hev a seigar," said Captain Parker, passing a box to Mr. Seymour. "I kin afford to be generous, seein' as how you bought 'em. You gave me twenty dollars and told me to buy the best thar was; and I reckon you'll find them all right."

"You seem to be in the lumber trade," said Seymour, as he took a cigar and passed the box to Dick Bender.

"Yes, I haul a right smart lot of lumber an' stuff in the course of a year," said Captain Parker. Like all New England Yankees who live in Southern States, his dialect was a mixture of northern and southern idioms. He yet stuck to "caouw" for cow, and "graound" for ground, and "reckoned that things were right smart," a linguistic blending of the palmetto and the pine; the blue and the gray. All sidewalks were "bankets" and all verandas "galleries."

"You must know some contractors," said Seymour. Though his field of detective endeavor was limited to the area of a "lumber hooker," on the

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broad expanse of the Gulf of Mexico, the newspaper instinct was strong within him.

"Reckon I know erbaout all ther contractors in an' 'round New Orleans," said Captain Parker, with some pride. "The 'Sam Walker' has carried many a batch of timber up an' down these here coasts."

"Did you ever carry any lumber for a man named Walter B. Hestor?" asked Seymour. "Talk about your thousand to one shots," he said to himself, "this certainly is one of them."

"Hestor?" said Captain Parker reflectively. "Hestor? Thar aint no contractor by that name that I ever heern on."

"He is not a contractor," explained Seymour. "He is a New York millionaire, whom I know very well. He built a house on some island in the West Indies a year or so ago."

"What sort of a man wuz he?" asked Captain Parker. "What did he dew?"

"He did newspaper work for fun," said Seymour. "He had lots of money, and went all over the world looking for good stories."

"Did he own a yacht—a steam yacht?"

"Yes," answered Seymour, leaning forward in his excitement.

"Say, Bill!"

The first mate was talking with the Swede wheelsman. He stepped over and joined the group when Captain Parker called him.

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"What wuz ther name of that dude who owned the 'Shark'?" he asked. "You know who I mean. The one that Colonel McIntyre built that air house for."

Seymour dropped his cigar. The temptation to yell almost overwhelmed him.

"Let's see; what in thunder was his name?" said the big sailor, removing his cap and running his hand through a mass of red hair. "Something like Hanson or Hampton. That ain't it. There was an 's' in it. He was an odd sort of a fish. Raising hell all the time. Let's see: Hisser, Hissor, Histor, Hestor—that's it. I knew dummed well I could think of it. He had the steam yacht 'Shark,' and a quiet sort of a chap named Waters was her captain. Mighty fine boat, the 'Shark!' Run like thunder and lightnin'! Why? What about him?"

Seymour gave Bender a violent kick on the shin.

"Nothin'. This here gentleman was askin' erbout him," said Captain Parker.

"Hestor is an old friend of mine," explained Seymour. "Where is this Colonel McIntyre you spoke of? Is he a New Orleans contractor?"

"He used ter be," said Captain Parker. "He has moved ter Havana. This here load of lumber is fer him. He's buildin' a new hotel in Havana."

"Is he in Havana now?"

"Suppose so," said the Captain. "Guess he'll be daown ter the dock ter see us come in. He's in er

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mighty big hurry erbaout this 'ere bunch of lumber.
Bin' telegrafin' and raisin' blazes erbaout it."

Seymour changed the subject. He was so elated that he felt like climbing the shrouds, and yelling like a Comanche Indian. The one thing which worried him was whether or not he had told Bender anything about Hestor during the preceding evening. The look of pained surprise on Bender's face, when his ankle felt the impact of the Seymour foot, was evidence that he knew nothing of Hestor or his complicity in the millionaire mystery.

Seymour vented his joy and concealed his triumph in song. The temptation to celebrate in drink was strong, but his repentance was sincere and his determination to reform was earnest. So he sang. As a vocalist, Mr. Seymour was handicapped by the circumstance that he knew neither the words nor the tune of any song. What he lacked in technique was recompensed in energy. His first effort, as expressed in words, was about as follows:

" Yo ho, my lads, the wind blows free;
A pleasant gale is on the se-a-a,
And here we rumte de te tum,
Ra le dada, te dum, dum, dum,
And 'ere we part from England's shore to-night,
A song we'll sing to home da rumty dight
Then here's to the sailor,
Here's to his heart so true (sing there, Bender!)
Who will think of him upon the waters blu-u-u-ue.

(All together.)

Sailing, sailing, over the mountain main;

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And many a stormy wind shall blow 'ere Jack comes home again.

Sailing, sailing, der rumty, dum de dain,
And many a stormy wind shall bio-o-o-o-ow
'Ere Jack comes ho-o-ome a-a-a-again!"

"I suppose De Reszke might tie that, but he could n't beat it," said Seymour as he paused for breath.
"Did you ever hear that song before, Captain?"

"Don't think I heern it afore," said Captain Parker. "What's ther name on it?"

"I've forgotten the name," said the songster.
"There's another one something like it. It is called
'Nancy Lee,' and goes like this:"

"Dar ra te de, ta dum tate, ta dum;
Yo ho, lads ho! Yo ho! Yo ho!
Ra da, da dar, tar da, to to, te tum;
Yo ho, lads ho! Yo ho!
See there she stands and waves her hands upon the quay,
And every day, when I'm away, she waits for me;
And whispers low tar te do dum, for Jack at sea;
Yo ho, my lads! Yo ho!"

(All together. Sing, Bender!)

The sailor's wife the sailor's lair shall be;
Yo ho, lads, ho! Yo ho! Yo ho! Yo ho!
The sailor's wife the sailor's lair shall be;
The sailor's wife-e-e-e his lair-r-r-r shall-l-l be!"

"That's 'Nancy Lee'" explained Seymour. "I don't remember all of the second verse. It goes something like this:

"A long, long life to my sweet wife tar ump te de;
And keep your bones from Davy Jones tar ump te de;
And may you find as sweet a mate as Nancy Lee;

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Yo ho, my lads! Yo, ho!

(Now, then, all together on the chorus. Sing, Bender!)

The sailor's wife the sailor's lair shall be;

Yo ho, lads, ho! Yo ho! Yo ho! Yo ho!

The sailor's wife the sailor's lair shall be;

The sailor's wife-e-e-e-e his lair-r-r-r-r-r shall-l-l-l-l be!"

The negro cook stood in the companion-way and joined in the chorus with a deep baritone, which did much to neutralize the rather harsh tenor of the eager Seymour, and the uncertain bass of Mr. Dick Bender. Captain Parker did not sing, but was liberal in his applause.

"Naouw that I think on it," he said, "yer friend Mister Hestor was er mighty fine singer. He uster sing er song erbout an ole geezer that had er wooden leg and was always hard up for terbaccier. I don't rightly remember the words, but they was thrillin', and Mister Hestor uster sing em and dance at ther same time. He was singen em one time in N'Orleans, an' he fell out through ther passage way an' went kerplunk inter the Mississip'. Haw, haw, haw, ha! I thought I would die a-laughin'. He didn't care a gosh ding. He swum round er while and then we pulled him out. Mighty lively feller; that Hestor. He just didn't care nothin' at all erbout money. When we was a-loadin' the lumber for that air house of his'n, he would stan' araound erbaout ther schooner and raise Cain with ther dock wallopers, and he gin each one on 'em ten dollars apiece ter drink his good health. They didn't show up ergain fer er week. Uster hire all ther niggers ter sing an' dance fer

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him, an' thar war so many of them cavoorting along the levee, that it looked like a nigger minstrel convention. Mister Hestor would sit on the bridge of the 'Shark' and throw money at 'em. He sent one nigger over to a place with a twenty dollar bill to get broke, so he could hev more coins ter throw, an' the blamed darkey never did come back. Mister Hestor thought that a big joke. Mighty easy man ter git along with, that Mister Hestor. But he was peculiar—mighty peculiar."

The drowsy Bender was aroused, and bidding Captain Parker good night they retired. In spite of the fact that they had slept all day, it was six o'clock the following morning before they tumbled out of their bunks and appeared on deck. The sky was overcast and the wind had whipped into the south-east and was blowing half a gale. Captain Parker was roaring orders to the sailors, who were clawing at the canvas and half reefing the sails. The big topsails had vanished. The foam-capped waves dashed spitefully against the port side of the schooner, and scattered spray across the piles of lumber. There was the feel of rain in the air. To north, the smoke of a liner was just discernible through the thickening mist.

"Nasty weather," said Mr. Seymour as the captain approached.

"It's going to blow cats and dogs," said that gentleman.

He was a good weather prophet.

Chapter XII

WALTER B. HESTOR explained the details of the proposed newspaper trust to Mr. Palmer J. Morton on Monday, April 24, as has been narrated. He awaited word from the great financier with some impatience, and was delighted, the following Friday, to receive a note from Mr. Morton stating that he would be glad to see him at four o'clock that afternoon. Hestor was there punctually.

"I have briefly explained your project to Andrus Carmody, John M. Rockwell, Simon Pence, and R. J. Kent," said Mr. Morton, without any preliminary conversation. "Mr. Kent has agreed to broach the subject to Mr. Haven. I find that none of us have pressing engagements for next Monday afternoon after banking hours. They expressed a willingness to listen to your plans at that time, if such will suit your convenience."

Hestor was cool as ice. He thought a moment, calmly consulted a memorandum book, and stated that he had only an unimportant engagement which readily could be postponed.

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"We will meet at this office, then," said Mr. Morton as he rose to signify that the interview was at an end.

"I have a suggestion to make," said Hestor. "You never have been on board my new yacht. All last season she was in commission in Indian and Asiatic waters. The 'Shark' returned to the United States about a month ago and has been thoroughly overhauled and is in fine condition. You and the gentlemen you have named—with the possible exception of Mr. Pence—are famous water dogs. I should be glad to welcome you on the 'Shark,' and promise you a good dinner, after which we can discuss matters at leisure. I will dock her at the Battery, and it is but a few steps from here to the pier."

"Rather too early in the season for yachting, is it not?" said Mr. Morton, but his face lit up at the thought. He was a famous yachtsman. "It is fine and warm to-day, but it may be disagreeable Monday."

"If it is bad weather we can meet at your office. If it is fine we will go on the yacht," suggested Hestor.

"If the weather is favorable I see no reason why we should not accept your invitation," said Mr. Morton. "We will wait and see. I will let you know by two o'clock Monday afternoon if we decide to go on your yacht. Good day."

On Friday Hestor received a telephone message from Sidney Hammond announcing his return from

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Chicago. Hestor at once addressed him the following letter:

MY DEAR SIDNEY:

I have accomplished great things since you have been away. I should like to see you and talk them over with you at once, but have matters of much importance on hand which will take up every minute of my time until Monday evening. I presume that you will find plenty of work awaiting your return. I have arranged to give a dinner to several gentlemen on board the "Shark" on Monday evening. Among them will be Mr. Palmer J. Morton, Mr. Carmody, Mr. Rockwell and others. You must be one of the party. I am going to surprise you.

The "Shark" will be docked near the Battery at four o'clock. Join the party at the boat. Do not fail to accept this invitation, as we shall discuss matters which will require your advice. Notify me by message at once of your acceptance of this invitation. Will see you in the meanwhile if I can spare the time. For reasons sufficiently obvious, you will kindly light a cigar with this note and maintain your habitual secrecy as a friend and a lawyer.

I remain, dear Sidney,

Sincerely yours,

WALTER B. HESTOR.

To this letter Hestor received a reply accepting the invitation and congratulating him on the evident prospects of the "trust," and expressing a lively curiosity as to its subject and object.

The Monday selected by Mr. Palmer J. Morton for a conference between his business associates and

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the representative of The New York Record was a perfect day, as has been stated in this history. Mr. Hestor was not surprised when the financier called him on the telephone and informed him that the invitation for a trip and a dinner on the "Shark" was accepted. Mr. Morton said that he had notified Messrs. Kent, Pence and Haven to meet at his office at about four o'clock, and that he would escort them through Battery Park to the pier, the location of which was perfectly familiar to Mr. Morton.

"It will be unnecessary for you to provide carriages," added Mr. Morton. "It is but a short walk from my office to the landing, and we will need all the exercise we can get. If you will attend to Mr. Rockwell and Mr. Carmody I will be responsible for the rest of the party. Bring along all of your papers and we will see what can be done."

Mr. Hestor replied that he would arrange with Mr. Rockwell and Mr. Carmody to meet either at Mr. Morton's office or to proceed directly to the yacht. This terminated the conversation over the telephone. Hestor then called Mr. Rockwell on the telephone. That gentleman stated that he had an appointment to meet Mr. Carmody at his office at three o'clock, and said that if Mr. Hestor would call for them at about four o'clock they would be pleased to accompany him. This was agreed to. At this hour the Hestor carriage, with the old family coachman on the box, stood in front of the Carmody building,

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and a few minutes later the three gentlemen were on their way to the boat. They found that Mr. Morton and his party had arrived, as had Mr. Sidney Hammond, who was acquainted with the members of the group of capitalists.

"Mr. Hammond is my attorney as well as my friend," said Mr. Hestor, "and he may be able to throw light on any legal complications that may arise during our conversation."

"I have not had an opportunity to discuss this matter at any length with Mr. Hestor," said Sidney Hammond, with perfect truth, "but I hope his plans may prove so perfect that from this time on the services of my profession will not be needed."

The moment Mr. Hestor arrived and found his invited guests present he gave the signal to Captain Waters. The lines were cast off and the boat headed out past Governor's Island and down the bay.

There is no more beautiful sight in the world than New York harbor. It is inspiring at all times; by day or by night, in summer or in winter. It is grand in a storm and weirdly mysterious in a fog. And its beauty is never the same. The frowning heights of Staten Island; the picturesque bays and indentations along Bay Ridge and the Narrows; the lace work of the great Brooklyn bridge; the distant view of the Palisades, purple in their shadowy outlines; the fantastic skyline of towering buildings; the small beauty of Governor's Island; the forests of iron ships of all the world; the bewildering

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panorama of moving craft—these form with clouds and sky and weather moods those endless combinations, which charm the eye and please the senses of the lover of nature.

"It is a shame to talk business on a day like this," said Mr. Morton, as the group stood on the bridge while the yacht swept past the giant Statue of Liberty.

"We shall talk no business until after dinner," said Hestor. "Whenever you gentlemen are ready I shall be pleased to show you the 'Shark.' Captain Waters and I are very proud of her."

With Hestor as guide they proceeded to make a thorough examination of the magnificent steam yacht. The "Shark" was 225 feet over all, 187 feet on the water line, 26 feet beam and 11 feet draught. She represented the best product of the designer's genius and the acme of mechanical and engineering skill. Her twin screws were driven by two triple-expansion engines. Her engine room was a delight to the man who loves machinery. It was a poem in polished steel, burnished brass, mahogany and yellow pine. Two electric dynamos buzzed in a minor key as they generated the current for the hundreds of incandescent globes scattered in lavish profusion in all parts of the yacht. From stem to stern the hull of the "Shark" was of steel, with collision bulk heads and water tight compartments. She was provided with a steam capstan, steam steering gear and carried four boats—a 32-foot naphtha launch, a

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22-foot gig, a 16-foot cutter and a 12-foot dinghy. All of these, with the exception of the more plebeian dinghy, were finished in mahogany, and mounted with brass and nickel trimmings. The decks of the yacht were of white pine and the bulwarks were capped with polished teak.

The forward deck-house was finished in black swamp oak. A buffet glistened with cut glass and silver and gold plate. The massive mahogany dining table had room for twenty guests. Opening into the dining room was the butler's pantry, with a dumb waiter connecting with the savory mysteries of the galley below. The aft deck-house formed the lounging room—"Social Hall," as it was called. It was equipped with all the accessories of comfort, luxury and refreshment. A sideboard was in charge of a negro, whose face and clothes formed the sharpest contrast of black and white. There was no combination of liquid refreshment unknown to "Bob," and he was ever ready to oblige. The great lazy rockers; the leather sofas; the more business-like chairs surrounding a table which hinted at cards; the rich but quiet decorations with silk draperies for the windows, formed a combination which can be appreciated only by those who find their greatest joys on the water.

Below decks were the various staterooms; the main saloon, the engine room, galley, officers' quarters and berths for the crew. There were eight large staterooms fitted with every convenience and luxury

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that money can purchase or ingenuity devise. These rooms were finished in white and gold. The light from innumerable electric globes was subdued by shades of opalescent glass, which extended around the walls and ceiling on three sides of these staterooms. There was no glare, but a powerful and pleasing glow of light permeated the rooms, as if from some unknown source. Brass bedsteads of generous width looked inviting in their downy softness and each stateroom was provided with a bathroom in white and delft blue tile. The walls of these various apartments contained rare paintings, etchings and engravings, while the floors were laid with Wilton carpets and rugs.

The main saloon was a spacious room, finished in leather and rosewood. Money had been lavished on this room with a free hand. Securely fastened in niches were appropriate pieces of statuary. The ceilings were paneled in rare woods, while dainty designs in Russian iron bore clusters of electric lights. One side of the room was occupied by library shelves, so designed that no possible swaying of the yacht could displace the books.

The officers' staterooms were fitted on the same sumptuous plan as those for owner and guests, while the quarters for the crew were models of cleanliness and comfort. There were also refrigerators and storage rooms.

"You have a fine boat," said Mr. Morton, as the party repaired to the aft deck-house and engaged the

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services of the grinning and dexterous "Bob." "How fast is she?"

"In an emergency we can drive her twenty-three knots an hour," said Mr. Hestor. He looked at a gauge. "We are now running about eighteen knots, but I told Captain Waters we were in no hurry. She runs very smooth at eighteen knots. Don't you think so?"

"Smooth as a watch," said Mr. Kent. "You have a fine crew, Mr. Hestor. They seem to be under excellent discipline. You must introduce us to Captain Waters. He appears to be the ideal of a marine officer."

"You shall meet him," replied Hestor with a queer sort of smile. "He is the best captain that ever paced a bridge. Captain Waters has been in the employ of our family for thirty years. He served with my father in the Asiatic trade, and the map of the world is as familiar to him as is your office furniture to you. He is accustomed to obey orders, and to have them obeyed. He asks no questions and will answer none, once he has obtained his orders. Did you notice anything peculiar about the crew?"

"You seem to have them under the discipline of the United States navy," said Mr. Pence. "I started to go on the bridge while you gentlemen were looking at the crews' quarters, and one of the men placed himself squarely in my way and stopped me. He was polite, but decisive. He said it was against orders."

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"Every man on this boat, except Captain Waters," explained Hestor, "is an ex-member of the United States or British navy. In the past two years the 'Shark' has participated, more or less, in five wars. The paint on her sides conceals many a patch which covers a hole received in the performance of her duty as a newspaper war boat. I could show you down below some rapid firing guns which have been busy at times. We have run blockades; had little affrays with pirates in the Chinese seas, and are far from being in the maiden class so far as action and trouble are concerned. I pay these men three times as much as they would get in the navy. They have better accommodations, more shore liberties and a finer time in every way than in the service of the government. They would not be content except under naval discipline. They are schooled to it. They regard Captain Waters, their commander, as the greatest man on earth. They respect me only because Captain Waters has informed them that I am the owner. But if Captain Waters told them to put me in irons they would not hesitate for a moment to do it. If he gave the word they would cheerfully sail up the Thames and bombard the Houses of Parliament."

Mr. Pence glanced nervously at a stalwart marine who paced slowly and regularly back and forth on the after deck.

"Bob," exclaimed Mr. Hestor, "go and ask the steward when dinner will be ready. Sidney, there,

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looks as if he could eat a bird and not know it."

"I will confess that I am hungry," said Mr. Hammond. "This sea air is a great appetizer."

"You need not worry, Sidney, there will be plenty," Mr. Hestor replied. "We have provisions on board to last for two months if necessary." Again he smiled in a queer sort of way, and astounded the company by suddenly retiring to the corner of the saloon, where he performed with much agility a song and dance to the words:

"There was an old geezer and he had a wooden leg;
He had no tobacco, no tobacco could he beg;
Another old geezer was as cunning as a fox,
And he always had tobacco in his old tobacco box.

(Clog.)

Yes, he always had tobacco in his old tobacco box."

Hestor terminated his song with a wild "break down" which was hardly completed before Bob returned with word that dinner was ready.

"That is an accomplishment I did not know you possessed," said Mr. Rockwell with an air of mingled amusement and disgust.

"I certainly am a mad wag," said Mr. Hestor, who seemed strangely exhilarated. Sidney gave him a reproving look, and received a non-committal grin in response.

It was growing dusk as the eight men seated themselves in the cozy dining-room of the "Shark."

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The sun had sunk in fluffy masses of yellow and crimson clouds, with patches of sky showing delicate shadings of green blending into blue. The light breeze was yet warm, and came perfumed with the odor from peach and apple orchards which showed white on the line of the distant Jersey shore. In the east the rising moon traced its path on the waves. The hulk of an incoming liner showed black against the face of the moon, and its whistle sounded a hoarse note for the benefit of the watchers on Sandy Hook.

The dinner was an excellent one and any host might well have been proud of it. As the various courses were served the conversation resolved itself into talks between groups of the party. Mr. Morton and Mr. Rockwell were discussing the pending municipal election, and considering the merits of the respective reform candidates who had been mentioned. Mr. Kent and Mr. Haven had a serious but subdued talk about the stock market of the afternoon. Mr. Haven vigorously repelled the insinuation that he had sold Sugar stock, but Mr. Kent gave not the slightest hint as to what action he had taken to protect his interests. It was plain that both gentlemen felt aggrieved at the supposed treachery of the other, but were too tactful to voice any open charge or suspicion. Messrs. Pence, Carmody and Hammond found a fruitful topic in the question of the government of the colonies, and in the broader subject of "imperialism." Mr. Hestor took little

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part in the conversation, and seemed to have suffered a severe reaction from his burst of gayety. Twice he excused himself from the table, and was seen in earnest conversation with Captain Waters, who paced the deck aft of the forward house.

The dinner was ended, and coffee was followed by cigars. Mr. Morton looked at his watch.

"It is half past eight o'clock," he said, in some surprise. "You must get us back before eleven o'clock," he added, addressing Mr. Hestor. "That will give us plenty of time to discuss the matter which is the real object of this most enjoyable trip. Which way are we headed now?"

Mr. Morton looked over his shoulder to the starboard. The lights of Seabright twinkled faintly over some twelve miles of waters.

"We are headed about for Spain, I should say," said Hestor with an uneasy laugh.

"I must be home before eleven o'clock," declared Mr. Pence. "My folks will be worried to death." Mr. Pence seemed much annoyed and disturbed.

"That is later than I had calculated to remain out," said Mr. Carmody. "You will have to give us that twenty-three knots an hour in order to get us back in time."

Captain Waters stood in the doorway, his form showing clear against the moonlit sky.

"You are not going home to-night, gentlemen," said Hestor, with studied deliberation. "I have decided to enjoy your company for an indefinite

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period. You are to take a well-earned vacation at the expense and under the management of your humble servant, the owner of the ocean-going steam yacht the 'Shark.'

"What ~~kind~~ jest is this, Walter!" exclaimed Sidney Hammond, as he advanced in a half-threatening manner towards Hestor. Captain Waters also stepped forward. Mr. Morton and his associates were speechless in amazement. "Put the boat about at once, and do not mar by your ill-timed jokes, an occasion which has been so thoroughly enjoyed by all your guests." Hammond's eyes flashed in anger.

"This is no merry jest or joke," said Hestor, who though slightly pale, was cool and collected. "We are not going back to New York to-night or for many days to come. This is purely a matter of business. It is a newspaper enterprise in the way of an experiment I have had in mind for some time. I have determined to ascertain whether or not the universe will continue to run without the aid of you gentlemen, and have adopted this pleasant method of making the test. Of course there are bound to be some trifling annoyances and some worry occasioned, but with your aid these can be reduced to a minimum."

"This is pure madness!" exclaimed Hammond, looking Hestor firmly in the eyes as if to read his thoughts or fathom the purpose of his old-time friend. He no longer regarded Hestor's words as a joke. He did not believe him drunk.

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With the exception of Mr. Kent, the guests had arisen from their chairs. Their faces were a study for an artist. Mr. Rockwell was in a rage, and nervously grasped a heavy decanter, as if to use it as a weapon. In this moment of silence, the steady throbbing of the engines, the musical swash of the water as the boat glided placidly along, the faint hum of the dynamos, all seemed accentuated. A few boat lengths away the rows of lights from a west-bound steamer looked, as Kipling says, "like a long hotel." Her passengers were plainly seen waving handkerchiefs, and the murmur of their voices, happy in the thought of the end of a voyage, sounded in the ears of the guests of the "Shark."

"If you are in earnest, this is an outrage for which you shall suffer," shouted Mr. Rockwell in a voice hoarse with passion. He dropped the decanter in his excitement and it smashed in fragments on the floor. "If you are sane, this is a crime. If it is a joke, it is an intolerable outrage. If you are crazy, you should be taken care of by your friends. I am sure," he continued, lowering his voice and speaking with more calmness, "that Captain Waters and his crew will pay no attention to your orders. Surely he will not detain gentlemen of our standing against our will."

Mr. Kent arose deliberately and paced up and down the dining-room, smoking his cigar with the air of a spectator who was but slightly interested in the matter at issue. Mr. Pence was in an agony of

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terror. He looked wistfully at the retreating steamship, whose lights were fading in the distance.

"This is awful!" he groaned. "Speak to him, Mr. Carmody. Speak to the Captain!"

Mr. Carmody was a gentleman of impressive mien. He had retained his dignity and his composure most admirably, and addressed Captain Waters with the easy air in which he was wont to issue orders to the managers and superintendents of his vast enterprises. He calmly drank a little of a glass of water and stepping forward, faced Captain Waters.

That gentleman was a study in bronze. He was in full uniform. The gold braid of his cap, the bars of gold on his shoulders and sleeves, and the rows of brass buttons on his coat, were in sharp contrast to the plain apparel of the group which now clustered around him. A long, livid scar across his left cheek and extending to the point of his chin, showed plain in the electric light which flooded the room. The closely-cropped gray moustache; the shaggy, black eyebrows beetling over the cold blue eyes; the iron-gray hair beneath the cap; the erect, impassive pose of the figure,—proclaimed the character of the official who held in his control the immediate destiny of the group of men who now confronted him.

Mr. Kent did not join this party. He had paused by a starboard window and was gazing out as if deeply concerned in a study of the weather. Hestor stood a little back of the Captain, while Hammond

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had seated himself by the table. In his face anger and bewilderment struggled for mastery.

"Captain Waters," said Mr. Carmody, placing his hand familiarly on the broad shoulder of that official, "on behalf of the gentlemen on this yacht, I demand of you, as its captain, that you immediately put about and return to New York. You are responsible. Mr. Hestor is clearly irresponsible. It is our wish to return at once."

"It certainly is! It certainly is!" exclaimed Mr. Pence, attempting to grasp Captain Waters's hand. That official glanced at Mr. Hestor as if waiting for him to answer.

"You know your orders," said Hestor. "You are the captain of this yacht."

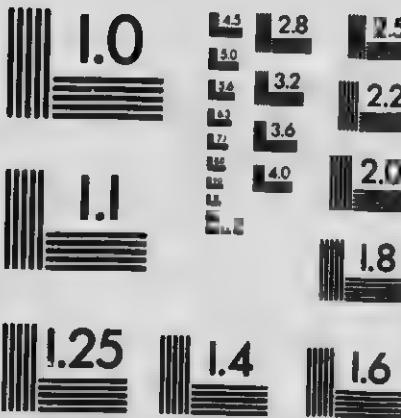
"I get my orders from Mr. Hestor and obey them," said Captain Waters, addressing no member of the group in particular. His voice was gruff, but not unkind. "We are headed east, nor'east. When he says to change her course, I will change her course. Until then, not. That's all."

This was a long speech for Captain Waters. He turned and walked to the door.

"The 'Shark' is yours, gentlemen," said Hestor, airily. "The servants are yours to command, but I will issue all necessary orders to the captain. You gentlemen, who have such great interests under your control, must realize that, in such an outing as I have planned, Captain Waters must not be annoyed with conflicting orders. I have provided



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everything for your comfort, and am sure you will thank me for the treat I have in store for you. I will rejoin you in a few moments. I wish to study our charts and determine our course for the night. Then we will have some music in Social Hall. I would like to see you for a few moments, Sidney; if the gentlemen will excuse you."

Mr. Hammond hesitated a moment. Mr. Cardmody stepped to his side and spoke a few words in a low tone. Sidney listened, and bowing to him and the others, joined Hestor and followed him into his private staterooms at the forward part of the deck-house.

"Well, I'll be damned!" said Mr. Haven, with perhaps justifiable emphasis, as Hestor smiled graciously and departed with Sidney Hammond. "We are kidnapped!"

"Did you just find that out?" drawled Mr. Kent, as he reached for another cigar. "I knew that five minutes ago."

"You take it mighty coolly," said Mr. Haven, glaring at the big speculator. "One would think that the kidnapping of six of the wealthiest men in New York was an every-day event by the way you take it."

"I have seen stranger things than this happen," said Mr. Kent. "Take it easy. Take it easy. You will get Pence excited."

Mr. Pence had passed the stage of excitement. He was lost in the depths of despair. Had one of

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the marines entered and commanded him to walk the plank it would not have added to the weight of woe which overwhelmed him.

Mr. Palmer J. Morton had taken no part in the brief proceedings which had accomplished this revolution. He grasped the situation from the moment Hestor made his first declaration, and realized that whether their dilemma was the result of a plot or the whim of a maniac, that arguments and force were useless. In a flash he reviewed the events which had preceded this coup; Hestor's visit and his newspaper trust scheme; the injunction of secrecy, and the skill with which they had been lured on board the yacht. He thought of the strange movements on the Stock Exchange of the afternoon; the enormous selling of stocks by some unknown interest. He glanced suspiciously at Mr. Kent but dismissed the thought which had suggested itself. He had personally invited Mr. Kent; in fact he had arranged the party. Deep down in his heart he cursed himself. He, the greatest mind on Wall Street,—the giant in the world of finance,—to be made the cat's paw of a fool, villain or maniac! The thought was insufferable. He wondered if his associates would place the responsibility for the catastrophe at his door. In a sense he was to blame. But who could have foreseen such a denouement? Mr. Morton prided himself that he could divine the machinations of the cool-headed business schemer, but was he expected to cope with the fantastic plots of a

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crazy man? It was enough to know that he had been duped. He must devise a way out of the trap which he had helped to set.

"Gentlemen," he said, "this is a serious affair, but we must meet it coolly and with deliberation. It is of no avail to storm and rage. We are caged, and it will do no good to beat our wings against the bars. I feel myself largely at fault in this affair, but all of us are likely to make mistakes and to suffer lapses in judgment. In this—"

"Mr. Morton," interrupted Mr. Rockwell, "I think I speak for all present when I say that we do not hold you in the least responsible for this ridiculous event. I should have done the same thing. So would any of us."

"I thought that newspaper trust one of the best things I ever heard of," said Mr. Pence, and his eyes brightened for the moment at the thought. "I figured it out that the stock would have paid twenty per cent. dividends on the original investment. Oh, it is awful!"

Mr. Pence evidently did not refer to the magnitude of the vanished dividends, but to his present sorrow.

"We must retire to one of the staterooms and consider what can be done," said Mr. Morton. "I presume the owner or the officers of the boat will not object to our movements, so long as we comply with the rules of discipline. We have been informed that

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the yacht is ours, and I suggest that we select our staterooms and meet in one of them and confer together."

" You can do anything you please," said Hestor, who had entered the room, and had overheard the latter part of Mr. Morton's remarks. " But the hour is early, and there is plenty of excellent wine straining against the corks in the effort to escape and enhance the jollity of this occasion. Besides, we are going to have music. I have attempted to reconcile Mr. Hammond to his fate, and I know he will favor us with a song. It is a treat to hear Sidney sing. Mr. Pence, I know you would enjoy the way in which Sidney renders "Rocked in the Cradle of the Deep." It is great! Then Bob is a good singer. He sings the best coo. songs I ever heard. I do not pretend to be a virtuoso, but I am an eager and a willing performer, and will do the best I can. Did I ever sing you my favorite song? It goes like this:

" There was an old geezer, and he had a wooden leg;
He had no tobacco, no tobacco could he beg;
Another old geezer was as cunning as a fox,
And he always had tobacco in his old tobacco box.

(Clog step.)

Yes, he always had tobacco in his old tobacco box."

" The second verse points a fine moral and is even better," said Mr. Hestor, and he struck an attitude and started the first line:

" Said geezer number one, will you—"

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"Mr. Hestor."

The singer stopped. Captain Waters stood in the door, and his hand was on the arm of a gentleman whose face and pose constituted a character study. He was a big, handsome man with a florid complexion, an aggressive black moustache, shrewd blue eyes and a profusion of brown hair which fell to his coat collar. There was no timidity in his attitude, yet there was some indescribable weakness in his general bearing. He was well-dressed, and had a roll of paper under his arm which he carefully guarded. Hestor looked at him in blank amazement. Mr. Pence groaned.

"Who in the devil are you?" demanded Hestor, as Captain Waters released the arm of the new arrival.

"L. Sylvester Vincent, of Chicago," was the reply.

"What in thunder are you doing on this boat? Where did you find him, Captain Waters?"

"He was in the aft passage way; he had just come out of one of the staterooms."

"This is Mr. Hestor, is it not?" said Mr. Vincent, who had entirely recovered his self-possession; if in fact he had ever lost it. "I recognize you from your picture. It was like this: I have been trying for ten days to see Mr. Carmody," and Mr. Vincent bowed pleasantly to Mr. Carmody, who glared back at him. "Mr. Carmody is a very busy man, and my time is of some value also. Well, I

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followed him down to the boat, and I guessed that he was going to take a little pleasure trip. I figured that this would be a good time to get a chance to talk to him, so I came on board. Anticipating that there might be some objections to my—er—to my being a guest, and not desiring to intrude on your company at dinner, I remained down stairs until you gentlemen had finished your repast.” Mr. L. Sylvester Vincent looked hungrily at the yet loaded table and concluded: “I was just starting to come upstairs and introduce myself to Mr. Carmody when your genial Captain—Captain Waters, I believe—kindly consented to escort me here.”

“ You are all right,” said Hestor, as he burst into a roar of laughter. “ I don’t know who you are, or what you do, but if I have any influence you can get a job as reporter on The New York Record any time you ask for it. Captain Waters, how did our old college chum, L. Sylvester Vincent, get on board the ‘Shark?’ ”

Captain Waters looked rather crestfallen, and glared at Mr. Vincent with an expression which boded that gentleman no good.

“ He came along about a minute after you and those two gentlemen did,” said Captain Waters, pointing to Mr. Rockwell and Mr. Carmody. “ I supposed he was one of your party. He handed me his card and came aboard. I found him roaming around below and knew that something was wrong. So I brought him up here.”

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"Glad to see you aboard the yacht," said Hestor. "You will have plenty of time to talk matters over with Mr. Carmody."

"When do you go back?" asked Mr. Vincent as a puzzled expression came into his face.

"We are not going back," Hestor replied. "We are going to the South Sea Islands."

Chapter XIII

THE interview in Hestor's cabin with Mr. Sidney Hammond was brief and spirited. Hammond did not wait for any explanations but proceeded to denounce Hestor in scathing terms. That gentleman smiled pleasantly and waited for him to conclude.

"This is the act of a mad man or a villain!" said Hammond as he paced angrily up and down the narrow room. Hestor had seated himself at a writing desk and leisurely rolled a cigarette. "You do not look like a crazy man but you act like one. You have not been drinking to excess, and cannot plead intoxication as an excuse for this outrage. Of all the unaccountable things! What do you mean to do? What is your object in detaining these men whom you have induced to become your guests? Have you stopped to think of the agony this will cause their relations. Have you considered how my sister Olive will feel when I fail to return home?"

He stopped in front of Hestor, his eyes flashing anger. His voice trembled with rage and he restrained himself by an effort from a physical attack on Hestor.

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"Don't get so excited, Sidney," said Hestor, as he lit the cigarette. "There is nothing so serious about this as you imagine. Olive thinks you have gone to Europe with me. I sent her a telegram and signed your name to it. I made a copy of the message and here it is."

Hestor handed a slip of paper to Hammond, who read as follows:

MISS OLIVE HAMMOND:—

It is necessary for me to accompany Mr. Hestor on a short business trip to Europe. We sail early this evening, and I shall be too busy to come home to bid you good-by. Pack my trunk and valise and send them to Mr. Hestor's office. Do not come down town as I do not know where I shall be in the meantime. Put my scrap books and some writing paper in the trunk, as I wish to work on my essays on the trip across and back. Also enclose the matter I have already written. I shall not be gone long. Regret that I cannot see you before I leave, but know that you are used to these sudden journeys and will forgive me.

SIDNEY HAMMOND.

"That shows that while a forger you are not entirely lost to decency," said Hammond, with evident relief, but no signs of relenting. "But how about these other men? They have dear ones. They have feelings. Think of what they must suffer and how much grief you will cause if you persist in your course. You must put this boat back to New York at once."

"It cannot be done, Sidney," said Hestor. "I have this all planned out. To-morrow these men can communicate with their people. I will take care of that." Hestor's manner changed. The smile died on his lips and his face grew dark. "You are my friend," he said in a tone singularly harsh and strident. "You are my friend, but I shall not permit you to interfere in the least with my plans. This is my yacht, and we are on the high seas. The man who refuses to obey orders on this boat will be put in irons. I should not like to see you in the booby hatch, Sidney," and Hestor laughed in an unpleasant way.

"There will be some one hurt before I go in irons," Hammond said fiercely. "After what you have done I should not be surprised, however, at any attempted outrage. Do you care to give any sane reason for this affair?"

"I gave you the reasons at the dinner table," said Hestor, whose fit of anger had passed. "These men now on this yacht have managed to secure control of about everything in the country worth having. They run Wall Street, the banks, the trusts, the railroads, and dictate to the government. I want to find out what would happen if they should die simultaneously. Such a thing might happen, don't you know? An anarchist might blow all of them up at a director's meeting. A cyclone might hit them, or any old thing happen, don't you know! Well, what would be the result? No one knows. I am

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going to find out. They will be cut off from communication except for one day. During that time they may be dead for all any one knows. Then I will see that word is received from them, saying that they are safe. That will relieve the strain on their families and friends. We then will see how the country gets along without them for awhile. Great scheme, don't you think?"

Hammond continued to pace the floor but said nothing. Hestor seemed intensely in earnest.

"Why, it's great, Sidney!" he exclaimed. "I supposed you would be tickled to death. Don't you remember what we were talking about at dinner? You said that such men as these did not have time, and would not take time to consider social economy or anything of that kind. Well, I am going to see that they do take the time. You shall be their preceptor. 'Professor Sidney Hammond, Master of Political Economy and Instructor to Millionaires temporarily Retired from Business!' How is that? I say it is the greatest scheme ever invented! I have selected a site for this university, and have stocked the yacht library with all the books I have ever heard you mention. They will be glad to listen to you. They will have little else to do. There is no use for you to try and talk me out of it. The hardest part of the work is done. It is now up to you. When you think it all over you will agree with me and help me out. I know you will."

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"Does Mr. Van Horne, the editor of *The Record*, know anything about this?" asked Sidney.

"Of course he does not," said Hestor promptly. "I have not seen Bob in six months. That is my personal affair. It is my contribution to the modern science of political economy. *The Record* has nothing to do with it. That paper has no exclusive right to my services. I can do as I please. Just now I am working for myself. I never thought of this until a week ago, and it came to me like an inspiration. Of course I could confide my plans to no one, but I felt sure you would appreciate the scheme and give it your coöperation. You will, when you get over your foolish anger. I must rejoin our friends. They will think I am neglecting them."

There being nothing for Sidney to say he remained quiet and returned to the dining-room in time to meet Mr. L. Sylvester Vincent, as has been related.

Hestor soon found that his unwilling guests desired to retire to the apartments which had been reserved for them. They were shown to the state-rooms, and a servant detailed to look after their comfort. They found that their host had made every effort to anticipate their needs. Slippers, smoking jackets, pajamas, and a liberal assortment of linen and undergarments were provided in profusion. Hestor bid them a pleasant good night, and returned to the upper deck where he found Mr. L. Sylvester Vincent. That gentleman's face yet bore a puzzled

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expression. He had vainly attempted to engage Mr. Hammond in conversation. He now approached Hestor.

"Where did you say you were going, Mr. Hestor?" he asked.

"South Sea Islands."

"But I must go back to New York," explained Mr. Vincent. "Just as soon as I can see Mr. Carmondy you must put me off. Which way are we going now?"

"About east."

"Will you ask Mr. Carmondy if he will see me now?" asked Mr. Vincent in his most insinuating manner.

"Can't do it. He has retired for the night," replied Hestor. "You stay with us. This is the chance of your life. You are a promoter, are you not? Yes? I thought so. Well, you are in luck. On this yacht are six of the richest men in the world. You can promote any old thing with them if you know your business. Make yourself at home. Keep right at them. Don't let them stand you off. You will have lots of time. I see you have your drawings and plans with you. You certainly are in luck. Bob, show Mr. Vincent to stateroom number eight, and give him a suit of pink pajamas. They will suit his complexion."

"I guess I'm in for it, Mr. Hestor, but you will find me game," he said. "I wanted to go back, but

I suppose I'll have to stick. Who are all of these gentlemen?"

"I supposed you knew them. I will introduce you to-morrow. There is John M. Rockwell, whom you know; Andrus Carmody, a big iron and steel man; Palmer J. Morton, a railroad magnate and financier; R. J. Kent, a big Wall street operator; Hiram Haven, a sugar manufacturer; and Simon Pence, who is also a financier—you want to keep your eye on Pence—he is likely to own your drawings if you don't watch him. Don't lend him any money. Then there is Sidney Hammond, a personal friend of mine," concluded Mr. Hestor.

Mr. Vincent's eyes bulged out as these names tripped from the tongue of Mr. Hestor. He was speechless.

"You don't wish to quit a good game like this, don't you know," said Hestor. "Bob, Mr. Vincent has not dined. Serve him the best there is on the boat. You will excuse me; I am going to confer with Captain Waters."

Mr. Vincent's surprise did not seriously impair his appetite, but Bob noticed that at times he paused with fork half lifted to his mouth and ejaculated: "Palmer J. Morton! Well, I'll be ——! Andrus Carmody and R. J. Kent! Well, wouldn't that frost you! Say, this is a dream! I wonder when I'll wake up?" He placed his drawings on the table, so that he would not lose sight of them, and

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completed a repast which did mutual credit to his appetite and to the skill of the cook.

In the meantime six famous men were in conclave in Mr. Morton's stateroom. With the exception of Mr. Pence, they had entirely regained their composure, and proceeded to business as calmly as if they were within sight and sound of Broadway cable cars, instead of being captives on the high seas.

"Gentlemen," said Mr. Morton, as all were seated, "let us talk this matter over and see what can be done. Have you any plan to suggest, Mr. Kent?"

"Not a plan," responded Mr. Kent. "We are in for it. This fellow Hestor has his plans all laid, and I am going to watch him carry them out. There is nothing we can do."

"I do not agree with you," said Mr. Morton, leaning back in his chair. "It will be a remarkable thing if six men of our financial standing and alleged ability cannot find a way to circumvent the plans of a knave or a fool. This looks to me like a money question."

"Money?" exclaimed Mr. Kent. "Well, how much money have we?" He reached down into his clothes and produced thirty-eight cents in change, and extracted from his fob pocket a five dollar and a two dollar bill. "I have seven dollars and thirty-eight cents to contribute to this campaign fund."

"That has nothing to do with the matter, Kent," said Mr. Morton with some impatience. "The fact

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is well known that we can command an almost unlimited amount of money."

"You can't command it out on the Atlantic Ocean," drawled Mr. Kent. "Let's see just how much we six plutocrats have in actual money. I have \$7.38, and here it is."

He placed it on the table.

"How much have you got, Haven?"

Mr. Hiram Haven had been making an inventory and produced \$31.62."

"You are affluent," observed Mr. Kent. "And you, Mr. Carmody?"

"I find on examination that I have twelve dollars and some small change; twelve dollars and twenty-five cents, to be exact," said Mr. Carmody. Mr. Palmer J. Morton, finding that Mr. Kent was determined to pursue this cash investigation, announced that he had \$428.85. Mr. Rockwell was less fortunate in his immediate possessions. He scheduled \$78.15.

"Well, dig up, Brother Pence," said Mr. Kent. "What is your contribution to the war chest?"

"I have eleven cents and a Brooklyn Bridge ticket," said Mr. Pence. "You see I never carry anything but carfare. It is so easy to lose money out of your pockets, and then you may be held up and robbed. I lost a silver dollar through a hole in my pocket once, and have never carried any large sums of money since."

"So I have heard," said Mr. Kent. "Well, pass

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over your eleven cents. You know the story of the widow's mite. Everything counts. Let's see; we have a total of \$558.20. That is a good average for six millionaires. I seldom carry more than a hundred dollars. Now, what can we do with it?"

He looked at Mr. Morton.

"I do not suppose we can do anything with that amount of money," responded the financier. "That was not my idea. Still it is a good plan to know just how much we have on hand. I look at the matter in this light: if this man Hestor is not absolutely crazy he has some definite object in view. It may take the form of a demand for a ransom. The question for us to decide is, first, shall we pay a ransom; and second, if so, how much? Personally I regard this in a purely business way. My time is worth money. We have been trapped and our time captured with our persons. I should be willing to make a reasonable compromise. Since I am the one most to blame for this affair, I shall insist on standing half of any fund which may be agreed upon."

"I have often thought of what I would do if kidnapped and held for ransom," said Mr. Carmody in a reflective way. "I have always thought that I would die rather than pay a dollar, but now that the fact confronts me I believe that the thoughts of those at home outweigh my scruples. I think I should be ready to contribute to any such fund."

"Who are you going to give it to?" asked Mr. Kent.

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"Why, to Mr. Hestor," answered Mr. Morton.

"It will do no good," replied Mr. Kent, with the decision of a man who has unalterably made up his mind. "He is as crazy as a woman's watch. He will laugh at you. Mark my words; it will do no good to talk to him. Your only hope is in that Captain Waters. You might try that \$558.20 on him, but I don't believe he would touch it or a hundred times that amount. I tell you we are in for an ocean voyage with a land-up on some island."

Mr. Pence groaned and abstracted his eleven cents from the pile which yet remained on the table.

"I am not so sure about Hestor," said Mr. Morton. "He loves money as well as the best of them. Hestor acts crazy but it may be assumed. If we offered him say \$2,000,000 he might regain his sense. What do you think about it, Mr. Rockwell?"

"I am not very hopeful," said Mr. Rockwell. "In the event we decide on such a course I would suggest a larger amount. I will cheerfully pledge \$2,000 to a \$5,000,000 fund."

"That is more than your share," said Mr. Morton. "I think your suggestion as to a larger amount is a wise one and I will pledge half of it."

This was objected to by all except by Mr. Pence, who had been busy with a pencil and announced that he could not see his way clear to contributing more than \$25,000 to any fund. He explained that money was at so low a rate of interest that it was a drug on the market.

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"Why, I have \$4,000,000 right now in the bank which is not drawing a cent of interest!" he exclaimed. "It is an awful loss to me! I really cannot spend more than \$25,000 for this purpose. And to think that there is no return for it; absolutely no return!"

"You would return," said Mr. Kent.

It was finally agreed to pledge a sum of \$5,000,000 of which Mr. Morton insisted on paying \$1,500,000; Mr. Rockwell pledged \$1,250,000; Mr. Carmody, \$750,000; Mr. Kent, \$750,000; Mr. Haven, \$725,000, and Mr. Pence, \$25,000. Mr. Morton was delegated to conduct the negotiations with Hestor, and if he failed he was also to confer with Captain Waters as a last resort.

After a general discussion the party separated, and at midnight quiet reigned on board the good steam yacht the "Shark." She was then plowing the Atlantic at a twenty-knot rate, at a point about one hundred miles south-west of Montauk light. At the suggestion of Mr. Haven it had been agreed that in the future no open resentment should be displayed towards Hestor.

"It is better policy to dissemble," argued Mr. Haven. "We will gain nothing by affronting him. Moreover, if we appear resigned and unconcerned, we may throw him off his guard. Personally I would like to break his neck, but it will be better to appear cordial, even if we do not feel that way."

Sidney Hammond talked with Hestor until late

in the night, but was unable to influence him in any way. He decided to abandon such efforts for the time, and to await developments. Mr. Vincent wandered about the boat, kept clear of Captain Waters, and made several ineffectual attempts to enter into conversation with the crew. He finally repaired to "Social Hall," where he kept Bob busy until midnight. It may have been the swell of the sea, but he had difficult navigation between the buffet and his stateroom, and did not awaken the following morning until the sun was high in the heavens.

It was another beautiful day. The sun was to the starboard of the yacht as she cleaved the long heavy swell, which came with the early morning hours. This showed a course about north-east, and awakened hopes in the breasts of the captiv' millionaires. It was evident that the boat was somewhere off the New England coast, and not headed for any South Sea Islands. Was it possible that Hestor had repented of his rash idea and was about to return?

Mr. Kent was the first to appear in "Social Hall." Mr. Haven soon joined him, and in a short time all of the party were on deck. The brass work, newly burnished, sparkled in the sunlight; the deck had been scrubbed until it glistened in its cleanliness; from stem to stern the "Shark" was in man-of-war shape and a delight to look upon.

"Good morning, gentlemen."

Mr. Hestor stood before them in the full cruising

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uniform of a New York yachtsman. He looked uncommonly well in it. He bowed pleasantly, stepped up to Mr. Morton, extended his arm and shook hands cordially with that gentleman. He thus greeted the others and seemed delighted at his reception.

"I trust that you enjoyed a good night's rest," he said. All had done so except Mr. Pence, who said he did not like the water.

"Oh, you will soon get used to it," responded Hestor. "Ah, here comes Sidney. Good morning, Sidney. Beautiful day, is it not? By the way, where is Mr. Vincent? Send one of the boys and call him. You have not been formally introduced to Mr. Vincent, have you? I will present him at the breakfast table. I will admit that his advent was a bit informal, don't you know, but he is here and we must treat him as one of us."

Under the spur of Hestor's good nature, and the understanding arrived at between the captives the preceding evening, conversation became general and spirited. Sidney looked on in quiet amazement. The stirring events of the day before had seemingly been forgotten, and the entire party acted as if bent on heartily enjoying a much-anticipated pleasure cruise. Mr. Rockwell quietly explained to Sidney what had been agreed upon.

"After breakfast," said Mr. Hestor, "such of you gentlemen as choose can change your business suits for yachting costumes. You will find them much more comfortable for lounging around. Mr. Pence

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will look like an old sea dog in the clothes I have selected for him. I will have them placed in your rooms, and if they do not fit I have assorted sizes from which to make a selection. You will find that I have anticipated everything. Ah, here comes Mr. Vincent! Good morning sir! Glad to see you aboard the yacht. Shake hands with Mr. Rockwell. Mr. Rockwell—Mr. Vincent—L. Sylvester Vincent of Chicago. Mr. Carmody—Mr. Vincent." Hestor introduced the uninvited guest to all present.

Breakfast followed, and it was quite a merry party. All were hungry. Mr. Hestor was in boisterous good humor, and kept up a running fire of talk and questions. He persuaded Mr. Carmody to promise an early interview with L. Sylvester Vincent, and that Chicago promoter saw visions of wealth in the aromatic vapors which arose from his coffee. Mr. Vincent was so much emboldened that he entertained the company with an experience he had survived while investigating some Mexican mining property for a syndicate of Omaha capitalists—a tale in which a mountain lion and a fair *séñorita* were woven into the plot in which L. Sylvester finally emerged as the successful and triumphant hero.

When breakfast was ended, Mr. Hestor led Mr. Carmody to the main saloon, and with much pride displayed the books of the well-selected library.

Chapter XIV

MR. KENT seated himself with Mr. Haven and Mr. Pence in comfortable chairs on the starboard side of the yacht. Over their heads, and slightly forward were the trim outlines of the naphtha launch. Six or eight miles away the sails of a schooner showed white against the blue of sea and sky. Mr. Pence looked longingly at the schooner and then at the launch. In some way the two were linked in his mind with a vague possibility, but he surrendered the thought with a sigh. A few fleecy clouds drifted overhead. The sun was warm enough to temper the air from the ocean. There was just enough breeze to ripple the swells.

"This is not at all bad," said Mr. Kent, as he stretched out his legs and lazily smoked a cigar. "I have been thinking for years of taking a vacation, and now I am taking it." He looked at his watch.

"It's five minutes of ten," he said, looking at Mr. Haven. "I wonder if they have missed us yet. There will be some fun on the Stock Exchange when the news comes out."

"If I had sold Sugar yesterday as you did," said

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Mr. Haven, with some acridity, "I might look at this matter in the calm and philosophical way in which you do. You know you sold Sugar yesterday, Kent."

"I generally know what I sell and when I sell it," said the noncommittal Mr. Kent. "I would like to have a lot of it sold right now. Six abducted millionaires is not a strong bull argument."

"Just think of where money on call loans will go to," sighed Mr. Pence. "I wish I had remained at home. Oh, why did I make this fool voyage?"

"You certainly are in bad luck, Brother Pence," said the sympathetic Mr. Kent. "They could use that four millions of yours to-day before the session is closed. I suppose money will go to one or two hundred per cent. The boys will fight to get it."

Early in the forenoon Mr. Morton found Hestor and asked for a private conversation in his state-room. The request was readily granted.

"Mr. Hestor," said the big financier, after a rather awkward pause, "you must be aware that your guests are men whose time is very valuable, and whose interests will be imperilled by their continued absence. You know that we wish to return. Thus far you have refused to comply with our request. Is there no way in which we can compromise the matter?"

"I know of nothing which will not disarrange my plans," said Hestor. "You are all having a good time. What more can I do for you?"

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"I will come to the point at once," said Mr. Morton. "I am authorized by the gentlemen on this boat to offer you five million dollars for our immediate return to New York harbor."

"I could not think of it," said Hestor promptly, as if declining an ordinary business proposition. "I have more money now than I know what to do with. That is why I went into newspaper reporting. No money could tempt me, Mr. Morton. Let us drop the subject and go on deck. It is too fine a day to remain below."

Mr. Morton realized that he had failed, and that there was absolutely no hope in that direction. He said nothing to his associates of his lack of success, but waited for a chance to speak to Captain Waters. It was late in the afternoon before he had an opportunity to make any proposition to that official. Hestor was on the upper deck. Captain Waters entered the saloon, which at that moment was occupied only by Mr. Morton and Mr. Rockwell. As the Captain entered the room, the latter, at a signal from Mr. Morton, discreetly retired. Captain Waters stood for a moment at the center table and idly turned over the leaves of a magazine. Mr. Morton advanced to the table.

"We are favored with beautiful weather, Captain Waters," said Mr. Morton.

"Good cruising weather," responded the Captain as he turned and started for the companion way. Mr. Morton placed himself squarely in front of him.

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"Captain Waters, I wish to have a few words with you in private."

"Not with me, sir," said Captain Waters. He stopped for an instant with one foot on the stair. He looked Mr. Morton full in the eyes. "I talk in private only with Mr. Hestor," he said.

Mr. Morton laid his hand on the officer's arm. He was not accustomed to have his requests refused or his offers repulsed. For a moment he seemed to study the stern face of the official.

"Captain Waters," he said, in a low yet distinct voice, "do you wish to make a million dollars?"

"No, sir."

The heavy jaws came together with a snap which was more eloquent in its decision than any studied refusal. He disengaged his arm and strode up the companion way and in a minute stood on the bridge of the "Shark." He studied the sky for awhile and glanced at the compass. The wind had swung into the north-east and was blowing with increasing force. It had grown hazy during the preceding hours, but with the change of wind the mist was swept away, and, as Captain Waters looked, the faint outlines of a rugged coast showed against the northwestern horizon.

"Keep her off a point," he said to the wheelsman.

Mr. Morton slowly paced the saloon with his hands behind his back and his head bent forward, as in deep contemplation. In a short time Mr. Rockwell returned. He gave Mr. Morton a ques-

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tioning look. In response Mr. Morton shook his head gloomily but said not a word. His companion showed no surprise nor did he evince much disappointment. Like Mr. Kent, he saw no hope for immediate relief, and had resigned himself to await results. He selected a book from the shelves and read quietly until dinner was announced.

Dinner was served at six o'clock. The weight of entertaining fell on Hestor and Vincent. While the latter gentleman had not yet been able to attract the attention of Mr. Carmody, he was satisfied that he would have an abundance of time in which to explain his plans. Mr. Morton had acquainted his associates with the failure which thus far had attended his negotiations. He yet held out hope, but it was faint. When coffee had been served, Hestor arose and said :

" Gentlemen, we are now not far from Cape Cod. During the evening I am going to send a man ashore with letters. You will find stationery in your state-rooms. I suppose that all of you wish to send word assuring your families and friends that you are alive and well. You can do so, but you must not enter into any particulars about this outing. You can inform those in whom you are concerned that you are safe; that you will return to them after a reasonable length of time, or you may make any other statement not connected with business or with your present whereabouts. Hand me the letters unsealed, and I will examine them and have them mailed during the

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night. I should have all of them in my possession before nine o'clock."

"How about me?" asked Mr. Vincent.

"You are included," said Hestor.

There was no hesitancy in accepting this invitation. The thought that they could speedily communicate with their loved ones lifted a great load from their minds. For an hour Hestor acted as censor on these letters. He made but few changes, and these of course rendered it necessary to rewrite the rejected letters. In the meantime the yacht had rounded Cape Cod and dropped into the quiet waters of the bay.

Shortly after nine o'clock the dinghy was swung out on her davits and lowered into the water. A young man in a business suit, such as worn for everyday service, by the average citizen, acted as mail carrier. Propelled by the sturdy arms of a sailor, the little craft disappeared in the darkness. Two miles away the lights of Provincetown flickered in the distance. To the south and north the two lighthouses on this side of the coast threw their warning gleam across the bay. The electric lights had not been turned on, and save for the usual port, starboard and stern lights the yacht was dark. She swung a long circle down the bay and at the end of an hour returned to the waters where the dinghy was seen in the darkness, and shortly after the "Shark" stood out to sea.

At about one o'clock in the morning, when most

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of the passengers were asleep, the dinghy made another trip ashore, and returned without the mail messenger. He was landed near Boston, and on the following morning made a rapid journey to Springfield, Mass., and Albany, New York, thence to New York city and Brooklyn, reaching Philadelphia late that night. In these cities he posted the letters which, as has been told, were received with so much joy. The next day he left Philadelphia for Cape May; late that night a boat came in from the ocean, and an hour later he was on board the "Shark."

From the time the sand dunes of Cape Cod faded away in the night until six days had passed, the passengers and crew of the "Shark" caught no sight of land. Many ships were sighted, but Captain Waters so directed the course of the yacht that none came within signalling distance and generally remained hull down on the horizon.

It was cloudy most of the time, and by the temperature alone was it surely known that a southerly course was being taken. Thursday night was uncomfortably warm, and the following day when the sun came out from behind the clouds the shade from the awnings was found grateful. On Friday the signs that the tropics had been entered were unmistakable.

The events of these six days were so unimportant that an extended narrative of them would prove uninteresting reading. No further attempt was made to approach Hestor. That gentleman seemed the

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victim of varying moods. One day he was all smiles, and the embodiment of good humor. The next day he would be morose and gloomy. On the fourth day of the cruise he disappeared and was not seen until the following afternoon, which was Saturday. Sidney Hammond saw little of him, and did not seek his society. Sidney spent most of his time in the main saloon, where the library had attractions for the studious lawyer. He saw much of Mr. Carmody, and they had many long talks and discussions. Mr. Kent seemed to thoroughly enjoy himself, and took pleasure in asking Mr. Haven for his opinion on the market price of Sugar.

Mr. Morton was the least satisfied of any of the party. For hours he would appear as if lost in thought. He was struggling with the first problem which defied a financial solution. He made several attempts to draw Captain Waters into conversation, but was answered in monosyllables. At one time he suggested the advisability of opening negotiations with the crew, but Mr. Kent and others advised him that there was no hope in that direction.

On Friday Mr. L. Sylvester Vincent carried the approaches to the Carmody fort, and had that gentleman at his mercy. For weeks the Chicago promoter had dreamed by night and planned by day how he would entrance the great capitalist with his scheme. He held imaginary conversations with Mr. Carmody, in which he answered all objections and emerged from the conference triumphant, and backed

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by the magnate's millions. He had rehearsed his part until he knew it by heart. In his fancy all possible handicaps were but as cardboard to be riddled by the shot and shell of his argumentative batteries.

Thus it happened that on Friday afternoon, the fourth day of the voyage of the "Shark," Vincent found Mr. Carmody alone, beneath the awning on the afterdeck. He had noted Mr. Carmody's cheerfulness at and after luncheon. It argued well for his cause. The fate of nations and of promoters oft depends on the digestive apparatus of kings and of capitalists. Had Wellington dined badly at Brussels Napoleon might have changed the map of Europe. Had King George the Third been blessed with a good stomach, he might have listened to the appeals of the American colonists, and New York to-day would have been the capital of the British empire.

"Lovely day, Mr. Carmody." Mr. Vincent pulled a chair to the side of the capitalist and seated himself with confidence.

"Fine day, Mr. Vincent. To what do you wish to call my attention?"

The battle was half won. Mr. Carmody had opened the subject. Mr. Vincent excused himself and said he would be back in a moment with some documents bearing on the plan he had in mind. He soon returned with the cherished roll of papers.

"Mr. Carmody," he began, holding the roll in his hand without opening it, "the present method of transporting coal from the anthracite mines in Penn-

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sylvania to New York city is unworthy of an age, which has properly been termed the age of transportation. It is relatively as primitive as the ancient system in which the farmer loaded one side of the mule with grain and the other side with stones to balance the load on the patient animal."

"You surprise me," said Mr. Carmody. "I thought the transportation facilities excellent. The 'coalers' are making money and are paying dividends. The cars have been improved and the whole business combined and reduced to a science. I do not see how it can be bettered."

"I will show you," said Vincent with confidence, but deliberation. "You do not put oil in cars and freight it from the oil fields of Ohio and Indiana to Chicago, do you?"

"No, they pipe it to Chicago," responded Mr. Carmody. "I anticipate," he continued with a smile, "that you propose to pipe hard coal from Pennsylvania to New York city."

"That is it exactly," said L. Sylvester Vincent, who could not restrain his enthusiasm. "There is some satisfaction in presenting a plan to a gentleman of our intuitive perception. It is the greatest scl. in the world! It is absolutely practical. It is one of those obvious things which always seem to escape those immediately interested in a certain business or enterprise, but which is discovered by the unprejudiced observer. Why should you put anthracite coal in cars and haul it to New York when

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you can pipe it directly into the city? The existing method is absurd! Here is what they do: they mine the coal, crush it in the breakers, and then laboriously load it on cars. These coal trains are then hauled at enormous expense, by winding and various routes to New York or Philadelphia; much of it comes through Philadelphia to New York. There are delays and switching charges. Some of the coal is lost in transit or is stolen. Then there are wrecks, in which both coal and cars are lost. It finally arrives in Jersey City, and must be placed in barges and hauled across the North river. Every move means an added expense. It is then dumped into a coalyard in New York. What happens then?"

Mr. Vincent paused for effect.

"I suppose the next thing to do is to sell the coal at a fair profit," said Mr. Carmody.

"I do not mean that," Mr. Vincent continued, a little surprised that the capitalist had failed to point out the next item in the economy of his scheme. "They then have to send these cars back to the mines empty. Absolutely empty! It is a dead loss. And they have to haul them up grade all the way. It is actually childish!"

"But how can you pipe coal? Coal is not a fluid like oil," interposed Mr. Carmody.

"Let me explain," and Mr. Vincent unrolled his drawings. They contained a map of the anthracite fields of Pennsylvania and a part of the states of New Jersey, Maryland and New York. From these

fields heavy straight lines extended to New York, Philadelphia and Baltimore. Mr. Vincent took out a pencil.

"The coal fields are from 1,500 to 2,500 feet above tidewater," he explained. "They are abundantly supplied with water. Now the specific gravity of coal is not great. The average grade of a straight line from the coal fields to New York, Philadelphia and Baltimore is not far from fifteen feet to the mile. If you flush with water a one foot pipe having a drop of fifteen feet to the mile the velocity will be terrific. A drop of two inches to the mile produces a good current in a river. You can imagine the force which would be produced in a drop of fifteen feet to the mile. The coal would be swept along like shavings and would pour out in a steady stream into New York. We would lay the pipes along the bottom of the North river and deliver the coal at any place selected in the city."

"Just think of it," continued Mr. Vincent, after a moment's rest, in which Mr. Carmody said nothing. "The water would cost little or nothing, and the force of gravity would be our motive power. The expense of keeping up the plant would be no more than that for a line of gas pipe. No cars to purchase or to keep in repair, or to replace when smashed up. The three great tidewater ports of New York, Philadelphia and Baltimore are at your feet. From all parts of the mining section, branch pipes will lead into the parent stem. When New York wants

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more coal, turn a valve and shoot it into the city! What do you think of it, Mr. Carmody?"

"How about your pipes in the winter?" asked Mr. Carmody. "Would they not freeze?"

"No more than any water pipes," said Mr. Vincent promptly. "They would be underground, of course. They would be just the same as oil pipes, but my plan is much simpler than piping oil. The oil is piped up hill. Pressure must be furnished. Nature paved the way for my scheme. We furnish the pipes; the water and coal and gravity does the rest."

Mr. Carmody handed the drawings to Mr. Vincent and leaned his head back in the steamer chair. Mr. Vincent rolled them up carefully, and turned to resume his conquest. Mr. Carmody had dropped to sleep.

"I have got him," said the undismayed promoter. "He did not say a word against it, and I have him going." And he looked at the slumbering millionaire with an air of proprietorship. Already he owned a yacht, compared with which the "Shark" was a naphtha launch.

When Mr. Pence awoke about three o'clock Tuesday morning he was much alarmed. He was certain that something serious had happened. An unearthly silence prevailed. The engines had stopped, and save for the faint buzz of the electrical machinery there was no sound on the "Shark." The boat

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had lost all motion. It no longer rose and fell to the heaving of the seas.

Mr. Pence hurriedly dressed and went on deck. A seaman was pacing back and forth on the after-deck. Mr. Pence looked out over the port side of the yacht. A huge wall of rock towered almost over his head. In the light of the nascent moon, the "Shark" seemed to rest in the center of a vast amphitheater of beetling rocks and crags. Here and there he could make out the form of a palm, and to his ears came the distinct sound of falling water, as of a cascade. To the east the cliffs threw a long shadow over the lake in which the yacht was anchored. The moon had just scaled the highest peak, and the effect was of indescribable beauty. But the silence was oppressive. The heavy breathing of Mr. Vincent, as it penetrated from the deck below, was a relief, and after one reassuring glance at the placid scene Mr. Pence went below and soon was sleeping the sleep of the just.

Chapter XV

THREE'S one! See him, Captain? Right beyond those weeds, on the bank of that little island, almost under the big rock! Don't you see him?"

Hestor danced around the forecastle in the most excited manner. Captain Waters looked in the direction in which he was pointing.

"Don't you see him? Take my glass and you can see him as plainly as the nose on your face! He's under that rock with the cocoa tree over it." Hestor handed the powerful marine glasses to Captain Waters, who took a long look in the direction indicated by the excited owner of the "Shark."

"You're right," he said, "I see him. He's a big 'un," observed the Captain as he handed back the glasses. "We are too far away for a shot. I can drop her over within two cables' length of shore. He ain't likely to move."

"All right!" exclaimed Hestor. He dashed to the stern of the boat where he found his guests assembled on the afterdeck, examining the grand scene spread out before them. It was six o'clock in

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the morning, and a bright sun had surmounted a crag to the east and poured a flood of light into a beautiful a tropic bay as can be found in the western hemisphere.

"If you want to watch some fun, come up forward, gentlemen!" he almost shouted. "Hurry up; the bombardment is about to begin! Come along, Mr. Morton, I will show you some sport for your lives!"

Hestor's excitement was contagious. As he spoke the anchor came up with a rumble as the big chain ground through the haweshole.

"Man the cutter!" ordered Hestor, as he and his guests approached Captain Waters. "If I am any good we will need her."

Captain Waters issued the orders and the crew sprang to their stations. The davits swung outward, and in a few moments the cutter was in the water. A moment later the long boat boom was in position, and the nimble sailors climbed down the rope ladders and took their places in the cutter.

"Follow close behind us and keep out of range," commanded Hestor. "I am a bit out of practice and don't want to shoot you up."

The yacht swung slowly around, and almost noiselessly headed across the bay in the direction of a small island which lay towards the south end of the bay.

"Look over on the bank, there," said Hestor. "Do you see something that looks like a log?"

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"I do," said Mr. Kent. Mr. Morton also made it out, as did most of the party.

"It's a 'gator: an alligator, and a whopper!" said Hestor. "I won't do a thing to him! We are near enough, Captain! Back her, and hold her steady!"

Hestor sprang to a polished piece of machinery, and dropped behind a slanting steel guard. A marine stood by the side of this bit of mechanism, which was recognized at a glance as a rapid-fire Hotchkiss gun. Mr. Pence gave it one look and retreated behind the deckhouse. Mr. Morton and the others looked on with keen interest.

"Sight her for four hundred yards," said Hestor, addressing his assistant, his voice trembling with excitement. "Hold her steady, wheelsman!"

Aided by the marine he quickly had the range. He ran his eye over the glistening barrel.

"Bing-r-r-bing-r-r-zing-zip-r-r-bing-bing-rip-rip-r-bing-r-r-zip-zip-ring-bing!!"

The first shot struck the water to the right about one hundred feet from the log-like object. Hestor swung the gun with a quick movement to the left, and the marine raised the muzzle with the turn of an adjusting device. For a second the water at the edge of the bank was churned into foam. The next instant the "log" was alive. A long tail waved in the air; the great jaws opened and bellowed in a hoarse roar of rage and agony. It rushed for the bank, but as the head sank in the water the squat legs relaxed and the hulk lay motionless.

Hestor jumped back from the gun. He took one look through the gaseous vapor from the weapon; threw his cap in the air and danced for joy.

"What do you think of that?" he shouted. "The books say you have to shoot 'em in the eye in order to fetch 'em. I know a trick worth two of that! Say, but he's a 'beaut!' What do you think of 'Hestor Island,' Mr. Carmody? This is only a starter. You can have more fun here in a week than you can have in New York in a year. Come out from back there, Mr. Pence! the cruel war is over. Lower the launch, Captain Waters. There is plenty of water over there, and we'll go and take a look at him."

As he spoke the cutter swept past the bow of the "Shark," and propelled by the long, swinging strokes of the crew, was headed for the dead saurian. Two minutes later the naphtha launch was lowered, and with some difficulty Mr. Pence was persuaded to climb down the rope ladder. They sped across the water and soon joined the crew who were examining the dead monster.

"Where did I hit him?" asked Hestor as he stood over his victim. "Hope I haven't shot him all up. Say, but he's a dandy!"

"You only hit him twice, Mr. Hestor," said the first mate of the Shark, a tall, muscular young officer named Baker. "You got him once abaft his port fore leg and the other shot went through his upper deck," and he pointed to a ragged hole where the big

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slug of steel had crushed through the brown and yellow ridged plates which form a shield for the back of these reptiles, which no common missile can penetrate.

"That's the shot which did the business," said Mr. Kent critically, as he prodded the ugly scales with his cane. "That broke his back."

During this incident, and in all the happenings of this eventful day, Hestor conducted himself as if the arrival and landing on this spot was an ordinary event which had been pleasantly anticipated by all on the "Shark." The past was forgotten by Hestor, who acted as the eager host of a party of gentlemen who should be delighted with their entertainment. Except for a brief period of moroseness,—evinced in actions and not in words,—such had been Hestor's attitude towards his captives since the "Shark" rounded Cape Cod. On the morning which opened with the death of the crocodile—Sidney Hammond discovered the saurian was a crocodile, and not an alligator—Hestor was in jubilant spirits. During the day he seemed surprised at certain hints dropped by his unwilling guests. His expression was that of the willing host who finds his best efforts not fully appreciated, and who therefore redoubles his attempts to please. He was glad that the voyage had so happily ended; glad that all had been favored with good health, and earnest in his predictions that his guests would enjoy themselves.

"It may seem like egotism to call this 'Hes-

loria,'" he said, as they were seated at the breakfast table, "but I practically discovered the place, and in common with many other explorers gave it my name. If you gentlemen do not like the name you can call it 'Haven's Haven,' or 'Rockwell's Reef,' or 'Vincent's Land,' or anything you choose. Its various topographical features are as yet not fully explored, and are unnamed. I am going to suggest that we honor Mr. Morton by giving his name to this beautiful body of water we are now on. We will call it 'Morton's Bay.' "

"Thank you," said Mr. Morton. "I appreciate and accept the honor."

"I have some surprises in store for you," said Hestor, when the meal was finished. "We will go ashore directly, and look on something more attractive than dead alligators or crocodiles—as Sidney insists on calling them. Ah, Captain Waters, has the tide turned sufficiently to make a landing?"

"There is now fourteen foot of water at the landing," was Captain Waters' answer. "We will have the gang plank on shore in ten minutes."

The panorama unrolled before the gaze of the voyagers on board the "Shark," as she slowly headed for a shelving rock was one of surpassing beauty. Imagine a pear-shaped lake about a mile at its greatest width and a mile and a half in length, walled in by rocks and crags whose rugged slopes were softened by the splendid foliage of the tropics. Nature, in some fantastic mood, had created this spot, and then

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as if appalled at her work, had wreathed it with flowers and chastened its outlines with the harmony of fern, vine and palm. The narrow inlet leading to the ocean was guarded by two great rocks, which seemed to overhang and threaten the intrepid sailor who dared explore and ravish the beauties which nestled within. These rocks were fully four hundred feet in height, and unlike those surrounding the lake, were free from tree or verdure. Through the portal thus formed, the ocean with its deep and glorious blue, showed in contrast to the dark background of these crags. The surge of the sea came welling through this gate, but soon lost its power, and on the further shores of the lake its ripples came as but the flutter of the deep breathing of the sea.

The shores were lined with boulders which had tumbled down from crag and peak. At intervals there were grassy stretches of meadow, deep enough to form a foreground to the darker beauties of cliff or ravine. Here and there a brook trickled from the heights, or found its tortuous way through unknown dells. And everywhere a lavish profusion of flowers. The base of one cliff was aflame with the red of some flower, the name of which was unknown to any of the party. To add to this riot of color there were flocks of parrots of many and brilliant hues, while of humming and mocking birds there seemed to be millions. Overhead, an eagle circled on heavy pinions, and the waters of the lake were dotted with flocks of water fowl.

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About a thousand feet from the southern shore of this sheet of water—which Hestor had named “Morton’s Bay”—was a small island. It was a gem of an island. Basaltic rocks reached up from the liquid depths of the bay, and at its northern end was a crag, probably one hundred feet above the surface of the lake. To the west it sloped gradually down, and at low tide there was a sand bar. It was on the inner edge of this bar that Hestor had sighted the crocodile. Tall, slender cocoa palms, with their crowns of graceful leaves, nodded in the morning breeze. Caicho, camphor and dragon trees added their beauty to this tropical bouquet. The base of the rocks was hidden in giant pond lilies, ivy and other climbing plants, which festooned the sides of the cliffs, as if struggling to join the masses of flowers which overhung the rocks above.

But the water had treasures not less beautiful. At a depth of fifty or sixty feet the bottom of the lake was clearly visible. Looking over the sides of the yacht, the voyagers who were now approaching the shore, saw swarms of fish whose sides reflected the colors of the rainbow.

Color is born in the tropics. It dies at the poles. In the chill of the axial antipodes, black and white alone survive. In the warmth of the tropics all objects, animate and inanimate, vie with each other to outrival the imagination of the artist and blunt the pen of the writer.

“It looks like a big aquarium, don’t it?” said L.

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Sylvester Vincent, as he gazed into the water. "Look at the fish under those rocks! I'll bet those are angel fish—I saw some just like them at the aquarium down at the Battery in New York. Say, but there are some beauties down there! It looks as if it had been built for them. The rocks are covered with moss, and there is a tunnel just like I saw in the aquarium. I thought at the time that the fish in New York had a pretty soft snap, but these fellows here have them beat in a walk. I wonder if they're good to eat?"

The reflections of Mr. Vincent were cut short. By good seamanship Captain Waters brought the yacht alongside a jutting rock, which nature must have designed as a pier. Four sailors sprang ashore, and in a few minutes the lines were taut; the stumps of two trees acted as posts. Fenders were lowered to keep the sides of the "Shark" from rubbing against the rock, and it was possible to step from the gangway directly to the natural stone pier.

"Welcome to 'Hestoria!'" exclaimed Hestor as he leaped ashore. "Come on, gentlemen, and explore the mysteries of the tropics. I want to show you something that will surprise you."

Back of the pier there arose a rock which cut off the inland view. Hestor rounded this rock, stood in the open space, and waited for the others to join him. Mr. Pence was the last to quit the yacht and showed an inclination to remain on board. He left only when he found himself deserted.

"What do you think of that?"

Hestor pointed towards a grove of cocoa palms, in the center of which stood a large bungalow. It was an artistic blending of Moorish and Indian architecture. This building was an ell-shaped structure, the corner of which was two stories in height and rounded in a curve, forming at the front half a circle. From this as a base, there were two long wings one story in height, with sloping roofs, supported at the front by pillars, within which were deep verandas. These verandas were each about sixty feet long and opened into the central part of the structure, which on its interior, as well as in its second story, was a perfect circle.

Sidney Hammond looked at Hestor in amazement.

"When did you build this?" he demanded.

"Never mind when I built it," responded Hestor, with a good-natured laugh. "It's built all right, as you can see. As a matter of fact, old man," he said, addressing Sidney and looking carefully around as if in search of something, "this is the first time I ever saw it myself. I had it built for my tropical residence. What do you think of it, Mr. Rockwell? You are a judge of villas. Is there anything in New York that can touch it for the natural beauty of its surroundings?"

"It is very beautiful, but there are others I would rather look on just now," said Mr. Rockwell.

"Well, we will give it a housewarming," said Hestor; calmly ignoring the melancholy note in Mr.

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Rockwell's answer. "Let's see. The keys were to be left in a box under the second tree to the left of the big rock. Get us something we can dig with," he said, addressing one of the crew, who returned in a minute with a shovel from the furnace room of the "Shark." He dug at the base of the tree and soon struck a wooden chest, inside of which was an iron box with the key in its lock. Hestor opened the box and disclosed a lot of keys marked with labels.

"Here they are," he said. "The world is ours!" He led the way to the bungalow. There was an air of newness about the structure which told that it had but recently been completed. Scattered around were pieces of lumber, paint pots and sawhorses, which showed that no tenant had occupied the structure.

The first door was of wire screen opening on the veranda. The entire veranda was enclosed in a fine wire screen, as were all the windows. This was to exclude mosquitos and other insects. The door of the main building was next opened, and the party entered into a circular room about thirty feet in diameter. The floors were covered with matting, and the walls finished in burlaps. There was no furniture in this or in any other room in the bungalow. In the center of the ceiling there was a light and air area extending to the glass roof above, the upper floor being supported from the roof. This area was a circle twelve feet in diameter, the upper floor constituting a nine-foot gallery around the room.

The kitchen and storeroom were in a building separated from the main structure. A wire netting passageway, with a protecting roof, connected the kitchen with the dining-room in such a way that communication was possible despite weather or insects, and at the same time the odors of the kitchen were avoided. A large cooking range was already in position. There also was an oil stove.

"This is the dining-room, parlor and lounging-room," explained Hestor, as they returned to the large circular room. "I suppose it is really the dining-room, but we will use it in any way we choose. There are twelve sleeping apartments, all opening directly on the veranda. Here is one of them. You will notice that each has its own bathroom."

"Where does the water come from?" asked Mr. Morton, as he turned a faucet. A clear, cold stream of water rushed out at great pressure.

"We dammed up a brook on the hill back of here and made a reservoir," said Hestor. "The pipes lead directly to the building with a drop of one hundred and twenty feet."

"All you need now is furniture and provisions," said Mr. Haven.

"You won't know the place by night," exclaimed Hestor. "You gentlemen make yourselves comfortable as you can. Explore the surroundings, or do what you please. This is my busy day," and Hestor dashed away towards the yacht. It was then about

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ten o'clock in the morning, and the sun was very warm in the open. Sidney Hammond, Mr. Carmody and Mr. Kent set out to explore the brook which rushed past the bungalow. Mr. Pence went back to the "Shark," and the other gentlemen wandered around or rested under the shade of the trees.

In the meantime the hull of the yacht was disgorging an unexpected volume of boxes, barrels, chests and crates of all descriptions. L. Sylvester Vincent entered into the spirit of the occasion, and armed with a hatchet did wonderful execution. Before his blows, brass bedsteads, chairs, sofas and various articles of furniture came to light and were borne away to the bungalow by the sailors. There were barrels of flour and crackers, barrels of oil, lamps and lanterns, and an endless variety of cooking utensils. There was also a barrel which Mr. Vincent handled tenderly, and that gentleman took special care of crates containing bottles of claret, beer and Burgundy, to say nothing of cigars, tobacco, sherries, cordials, brandies and liquors. Mr. Vincent arranged these in order, and then stood and gazed lovingly at the imposing array.

And still the sailors brought new treasures from the hold of the "Shark." There were library shelves, pictures, mirrors, bric-a-brac, a piano and the parts of a billiard table. There were guns, revolvers and cases of ammunition, together with rods and an assortment of fishing tackle. A huge chest contained a complete set of carpenter's tools. There were num-

berless articles of necessity and comfort, including a variety of canned foods, jellies and jams, and smoked and cured meats, of which a grocer or market-man might have been proud. These were placed in the storehouse, which was provided with a huge cave which served as a cellar, through which a branch of the brook had been diverted to keep it cool.

By one o'clock all of these articles had been deposited, either in the various rooms or on the broad verandas. Luncheon was served on the yacht, and the crew returned to their task. Mr. Kent and Mr. Rockwell took a hand in the work; so did Sidney Hammond and Mr. Haven. Mr. Carmody took charge of the arrangement of the pictures, while Mr. L. Sylvester Vincent devoted his time to the perfection of the storeroom. Mr. Morton remained on board the yacht for awhile, and then rejoined the busy party. It was warm, but he entered into the spirit of the affair and was soon at work.

"You will find in one of the boxes a great assortment of linen clothing and other wear suitable to this climate," said Hestor. "There are cork helmets and all of the devices to protect you from the glare of the sun. There is also a gas engine and a small dynamo sufficient to run electric fans, which my men are now setting up in the powerhouse adjoining the storeroom. We will have it installed before night. Next year I am going to have electric lights, but this season we must put up with lamps. We will have things in shape so that we can sleep ashore

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to-night. We will take dinner on the yacht this evening, and this will be your last meal afloat for some time."

Mr. Pence sighed deeply. Before six o'clock the efforts of the thirty or more men had accomplished wonders. The furniture and pictures had transformed the rooms, and they were attractive in their arrangements. Hestor seemingly had forgotten nothing. Before dinner was announced the electrician had installed his plant, and the fans were in motion. Sidney Hammond watched this work; asked many questions of the electricians, and mastered the few details which were new to him.

After dinner the tide had so far receded that Captain Waters made ready to drop the "Shark" into deeper water. Hestor and his guests returned to shore, and the yacht glided out into the bay. Its great searchlight, later in the evening, swept around the amphitheater and aroused a chorus from birds and a roar from prowling animals. Mr. Pence declared he saw the flaming eyes of some wild beast through the palm trees, and was not at all reassured when Hestor informed him that it was nothing but a puma or "mountain lion."

"They are as common as rabbits around here," he said. "If you leave them alone they will not bother you. They probably smell the meat in the storeroom."

All were wearied from the day's work, and at a little after nine o'clock it was decided to retire for

the night. Hestor shook hands with all, and grasped Sidney Hammond's hand with an earnest clasp. He again expressed the hope that they would enjoy their visit, and bidding them good-night retired to his room.

At five o'clock the following morning the captives were aroused by a great outcry, and a hammering at the doors of their rooms. They found Mr. Pence rushing up and down the veranda, wringing his hands and moaning in terror.

"The boat is gone!" he cried. "The 'Shark' has gone away and left us! We are lost! We are lost! We are lost!"

"Oh, shut up!" said Mr. Kent, and he went back to his couch, and was soon asleep.

Mr. Walter B. Hestor, owner of the "Shark," and special envoy and correspondent of The New York Record, was not in his room. There was no trace of the "Shark" in "Morton's Bay." The millionaires were marooned.

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Chapter XVI

HAD a visitor dropped in on the eight occupants of the Hestor bungalow at seven o'clock that Wednesday morning of the Tenth day of May, he would not have imagined they were marooned. Even Mr. Pence had recovered his spirits if not his courage. The cooling waters of a bath infused new life into the millionaire castaways, and at six o'clock all of them, except the pl'egmatic Mr. Kent, were assembled in the main room of the bungalow; that gentleman making his appearance half an hour later.

"Gentlemen," said Mr. Palmer J. Morton, "we will have plenty of time to discuss our situation and to formulate plans. After consulting my stomach, I am of the opinion that the first problem is that of breakfast."

"Yes, and unlike many castaways of history and of romance, we should not have great difficulty in satisfying our hunger," observed Mr. Rockwell.

"Mr. Vincent, you are familiar with our resources in the matter of food," said Mr. Morton. "Suppose you see what can be done in the way of break-

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fast. I imagine there is plenty of cold stuff which will serve for the present. Later we will organize our forces and perhaps do better."

"I will help Mr. Vincent," said Sidney Hammond. "You gentlemen retire to the veranda and give us the use of the dining-room and kitchen for half an hour or so, and we promise you will not starve."

While the others strolled down to the landing where the "Shark" once rested, Sidney and Vincent took possession of the culinary part of the bungalow. They soon found the table linen, and Sidney arranged the plates, knives, forks, spoons and cruets, while Vincent was busy building a fire in the kitchen range. From the cave, Vincent produced two dozen eggs, a part of a large stock which had been kept in the refrigerators of the "Shark," and which were so packed that they would remain fresh for weeks. He brought up ham and bacon and potatoes. There was also a dozen loaves of bread from the stores of the yacht, and plenty of sea biscuits. The coffee pot was soon boiling, and its pleasing aroma filled the kitchen. There was an unlimited supply of condensed milk.

"I always have bragged about being a good cook, and here is where I am put to the test," said Sidney, as he sliced several loaves of bread and prepared to make toast. Vincent remembered there was a supply of grape-fruit and oranges.

"Serve both of them," said Sidney. "That means finger bowls. Have we any finger bowls?"

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"Sure," answered Vincent, as he made them ready.

In less than half an hour, Sidney stood in front of the bungalow and rang a dinner bell which had been found by the inquisitive Mr. Vincent. In the meantime Sidney stepped to the rear of the building and plucked a big bouquet of flowers, which now adorned the table. A massive water service, silver butter dishes, and an imposing array of glass and china were set off by the spotless linen and flowers.

"Be seated, gentlemen," said Sidney.

"This is magic," said Mr. Rockwell. "If your *ménü* is as good as your service, we are indeed fortunate."

All were surprised and delighted. Sidney touched a button and set two electric fans in motion. They found the grape-fruit delicious, and Mr. Kent declared that the oranges were the best he ever had tasted. A few minutes later L. Sylvester Vincent entered with a huge platter of poached eggs, cooked to perfection. Sidney followed with crisp bits of bacon and a generous installment of broiled ham. Mr. Morton clapped his hands and proposed three cheers and a vote of thanks for the cooks. They were given with a will. Then all fell on the viands. But the cooks were not yet through. They served French fried potatoes and Saratoga chips, vast piles of buttered toast, jars of jam, and to crown all, Vincent brought in the steaming coffee pot and made the feast complete.

"We have no cream, but this condensed milk is not bad," said Sidney.

"Make no excuses," said Mr. Kent. "You and Vincent are the kings of chefs. Talk about your Waldorf-Astoria! It isn't in it!"

The cooks joined in the breakfast, and it was a hungry and a merry party. Mr. Morton sat at the head of the table and was in splendid humor.

"You don't seem to be lost now, Brother Pence," said Mr. Kent as he helped that gentleman to another portion of bacon and eggs. "You certainly have found your appetite."

"You let Pence alone," said Mr. Morton. "We will make you cook the next meal as a punishment."

"Perhaps you think I can't cook?" said Mr. Kent defiantly. "You don't know what I can do!"

"I do," said Mr. Haven. "Pass the sugar, please."

Mr. Kent smiled in a sardonic manner at Mr. Haven, and continued by saying that when a young man he had served as cook for six months in a western mining camp.

Breakfast over, they adjourned to the veranda; Vincent volunteering to clear the table and look after the dishes. For an hour he was a busy man. He donned an apron and washed and wiped the dishes, and stored them away in the china closet. During this operation he smoked a large imported cigar. Every once in a while his face would wreath in smiles. When his task was ended he lit a fresh

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cigar, and taking a chair proceeded to rest from his labors beneath the branches of a guava tree which overshadowed that part of the bungalow.

"Well, this is great!" he soliloquized. "Talk about your lucky young men in romance and fiction! They weren't in it with yours truly, L. Sylvester Vincent of Chicago. They wouldn't get a place. Think of it! Alone on an island with seven millionaires! The bosom companion of seven capitalists who cannot escape! Well, what do you think of me? Great? Well, I should say it was! Easy? Well, you watch the work of L. Sylvester! There never was anything like it. But go easy, L. Sylvester! Remember that this is the chance of your life, and make no bad breaks. Seven millionaires in a bunch, and all mine! What would they think of me in Chicago if they could see me now? Out in the Atlantic or Pacific or some other old ocean, on an island with the folks that own the money! I will join them right now just to let them know that L. Sylvester Vincent is still in the running."

Mr. Vincent found the party grouped on the west veranda, engaged in conference.

"We must divide our work and assign each member of the party a certain responsibility," Mr. Morton was saying. "In the first place we must ascertain, as near as possible, where we are, and then devise means to return to our homes. We may as well dismiss this man Hestor and his yacht from

any further consideration. If not crazy he is a villain, and in either case we have little to hope from him. We must explore this island, and then see what can be done. About where do you suppose this island is located, Mr. Hammond? I have my own idea, and I would like to hear from others."

"We are somewhere in the West Indies, or in the Gulf of Mexico or the Caribbean Sea," said Sidney. "That is rather an indefinite answer, I admit, but we should be able by timing the sunrise by our watches,—which are set by New York time,—to tell about how far west we are, and possibly we can make a calculation which will determine our approximate latitude. I am inclined to think we are well to the west of Cuba, and not many hundred miles from the Mexican or Central American coast."

"I entirely agree with you," said Mr. Morton. "I kept as close a watch of the direction taken as was possible. Monday was cloudy, but I am sure that on that day and on a part of Sunday we were going in a westerly or southwesterly direction. I figure that we ran about one hundred and twenty-four hours on a fairly direct course to this island. The 'Shark's' course was erratic only when Captain Waters was avoiding other craft. Now, if we averaged twenty miles an hour, that would make a total of 2,480 miles. It may be a hundred miles either way from this estimate."

Sidney produced an atlas from the library, and all

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pored over the map of North America, as if demanding a solution of the puzzle from the tinted page.

"You will not solve the problem of where we are at by gazing at that map," said Mr. Kent. "There are thousands of islands in the West Indies which are not on the map, and we may be in any one of them."

"Here is something that may be of service to us," said Mr. Morton, who had been absent for several minutes. "I took a notion to examine the room occupied by Mr. Hestor last night, and I found this on the dressing case."

Mr. Morton unrolled a sheet of manila drawing paper containing a well-executed map labelled "Hestoria." It was spread out on the dining table and examined amid much excitement.

"Here is what Hestor named 'Morton Bay,'" said Mr. Carmody, pointing to the pear-shaped lake, "and the black L is the bungalow. Here are the hills which surround the lake," said Mr. Carmody pointing to the shaded portions of the map, back of the bungalow and around "Morton Bay."

"This is not a complete map of the island," said Sidney Hammond. "It is merely a detailed map of the immediate surroundings of the bay. There is the reservoir he spoke about, and here is the brook which passes the bungalow. Let's see if we can find any other map in his room."

A thorough search revealed none. They then pro-

ceeded to make a careful study of the map, but it threw no light on their position on the broad surface of the globe. All that the map showed was the contour of the bay, the course of the brook to the reservoir, and a little to the west of it, also the location of the bungalow and the small island in the bay. There was no scale, and the waters to the east were designated by no name.

"For all that this map tells us we may be on the moon," said Mr. Kent. "All that we know is that we are alive and well, and somewhere in the tropics. We may be east or west or north or south of Cuba. For all I know, we may be off South America."

"Well, we can consider this later," said Mr. Morton. "Let's get down to business. It would not be right for good Americans to do anything without an organization, and I move that Mr. John M. Rockwell be made Chairman, and that Mr. Sidney Hammond act as Secretary. All in favor of the motion say 'aye!'"

There was a chorus of "ayes," in which Mr. Rockwell joined with a laugh.

"Gentlemen," said Mr. Rockwell, "I have presided at many meetings, and with varied success, but this is the most interesting and perhaps the most important in my experience. I will make a formal speech when we are out of the woods; or more properly perhaps, out of the ocean. What is the pleasure of the meeting?"

"Mr. President," said Mr. Morton.

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"Mr. Morton," and the chairman bowed gravely.

"In my opinion, Mr. President," said Mr. Morton, "our first duty is to change the name of this island. Its present name is distasteful to me. I move you sir, that in view of the character of the men who now inhabit it, that we call it 'Social Island.'"

The motion was carried unanimously amid applause in which a flock of parrots and cockatoos joined.

"Now, Mr. President," continued Mr. Morton, "it occurs to me that there are three divisions of work that should engage our attention. The first is our sustenance during the time we are compelled to remain on this island. It can be classed under the broad head of housekeeping. The second is a thorough exploration of the island, and as careful an estimate of our whereabouts as possible. The third is to plan and provide means of escape. I move that the President appoint committees to supervise and be held responsible for the performance of these duties."

The motion being carried, Mr. Rockwell pondered a few moments and said:

"I am of the opinion that all members of the Social Island Colony should serve on the committee on housekeeping. If the work is shared by all, the task will be light, but if it devolves on one or two men it will be mere drudgery. I am going to appoint Mr. L. Sylvester Vincent as General Superintend-

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gravely. Mr. More of this me. I r of the 'Social mid app- ockatoos Morton, sions of the first mpelled der the a thor- eful an e third ve that se and these undered of the mittee ll, the r two point tend- ent of Social Island bungalow, and of all the lands and game preserves thereunto appertaining. He will have full authority to call on the services of any member not employed at the time on other duties, and in case of dispute the President will render a decision. The President will also be subject to Mr. Vincent's authority in the matter of household duties. It will be accepted as unwritten law that each member must keep his own room in order. Mr. Vincent, will you accept this commission?"

"Yes, sir—or Mr. President, rather," said Mr. L. Sylvester Vincent. He was delighted with the title of General Superintendent and by the extent of his authority.

"I shall appoint Mr. Hammond chairman of the Committee on Exploration," said Mr. Rockwell. "He will be assisted by Messrs. Kent and Pence, both of whom are great explorers."

"I don't want to explore," protested Mr. Pence. "I would prefer to go on some other committee."

"The chair will accept no resignations," said Mr. Rockwell, and he hammered on the table with a ruler to indicate that the question was settled. "Mr. Andrus Carmody will be chairman of the Committee on Escape; Mr. Morton and Mr. Haven will serve with him on that committee. The President volunteers his services on any and all these committees. Is there any other business before the meeting? If not we stand adjourned, subject to call at any time. *Adjourned.*"

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"That is the way to do business," said Mr. Morton. "Each man now knows his duty and can go about it."

Mr. Vincent walked out into the kitchen and in a few minutes returned. He stood in the open door and looked over the gentlemen who were variously engaged.

"Mr. Pence," he called.

Mr. Pence had sunk back in his chair and was examining a book which Sidney left on the table. He lifted his eyes over his steel-rimmed glasses and gazed languidly at Mr. Vincent.

"You can come to the kitchen, Mr. Pence," said Vincent, "and pare the potatoes for luncheon."

"What's that?" exclaimed the astounded millionaire. "Pare potatoes! Me pare potatoes? Absurd!"

There was a general roar of laughter.

"I am on another committee!" exclaimed Mr. Pence, "the committee on exploration."

"You now seem to be on the escape committee!" said Mr. Kent. "Take him along, Vincent."

Mr. Pence looked at Mr. Rockwell appealingly.

"I have nothing to do with it," Mr. Rockwell said, "unless Mr. Hammond urgently needs and demands your services on the exploration committee. If not, you will have to obey Mr. Vincent. He is General Superintendent, and you voted for him and his authority."

Sidney said that he did not need Mr. Pence at

present. That gentleman arose, and with a woeful expression followed Vincent to the kitchen. A few minutes later he donned a white apron and entered on his new duty. He proved an adept, and Mr. Kent looked in at a side door and regarded his work with approval.

"He is the best man you could select," said Mr. Kent, addressing the General Superintendent, who was critically watching Mr. Simon Pence. "He can cut the thinnest paring you ever saw. The potato will weigh more when he gets through with it than it did when he began. He is a wonder. You ought to see him pare a dividend."

"Make him go 'way," pleaded Mr. Pence.

But Mr. Kent had disappeared. Mr. Vincent went in search of more help. He found Mr. Haven.

"I shall have to ask you to chop some wood," he said.

"Certainly," said Mr. Haven, with surprising alacrity. "Where is the ax? I was a dandy at chopping wood when a boy. How long do you want it?" In a few minutes the sugar magnate was hard at work, and at the end of three hours he had accumulated a goodly pile of wood and a ravenous appetite.

During the day Vincent went about his duties in a most systematic manner. He took each member of the colony in charge, and showed them the mysteries of the storeroom and kitchen, and the exact location of all foods and cooking utensils.

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After dinner Mr. Rockwell was detailed to wash dishes and Mr. Kent to wipe them. It was worth a journey around the world to watch the great capitalist scrape a frying pan or a kettle, and to see the deftness with which the famous speculator handled a towel on the knives and forks. He was giving a pan a finishing touch when it dropped to the floor with a crash.

"Tin plate seems to be going down," observed Mr. Haven, who was watching Mr. Kent with much interest.

"Yes," drawled Mr. Kent, "what do you suppose Sugar is doing in New York while you are away? I'll bet it is not going up."

It began to rain during the forenoon, and Sidney was compelled to postpone an expedition he had planned, in which he proposed to follow the brook to its source, which he calculated would be the highest point of land on the island. Little did he dream of the difficulties he would encounter in that attempt. The rain came down in torrents, and reluctantly the ambitious chairman of the Committee on Exploration consented to wait for clearing weather.

"When does the rainy season begin in the tropics?" asked Mr. Rockwell, as all were grouped around the big center table after luncheon. "This is my first trip to the tropics, and I have forgotten my geography lessons as a school boy."

"From the way it rains now," said Mr. Kent, as he gazed at the descending flood, "I should say that

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it begins on May tenth of each year. It seems to be making up for a long drought."

"The rainy season usually sets in sometime in May or June," said Sidney. "These months are not bad as a rule. The heavy rains come in August and September."

Sidney Hammond was evidently in trouble. He examined book after book from the little library, but none seemed to yield the desired information.

"What are you hunting for?" asked Mr. Kent. Sidney laughed.

"I am trying to find the exact time of day the sun rises in New York on the tenth of May," he replied.

"Why don't you look at an almanac?" asked Mr. Pence.

"There is none in our collection of books," replied Sidney. "I have read everything which should throw light on the subject, but am no better informed than when I started. Our books are of no use to us on this point, and I confess with shame that I can only guess at the moment of the sunrise in New York, and might be half an hour out of the way."

"I have not seen the sun rise in years," said Mr. Carmody. "As a boy I remember that in the long days in June the sun rose about half-past four in the morning."

"I saw the sun rise one morning about two weeks ago in New York," said Mr. L. Sylvester Vincent.

"What time was it?" asked Hammond eagerly.

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"I don't know," said Vincent, "I was too busy to pay any attention to it. It came up, and I decided it was time to go to bed. I think it was somewhere around five o'clock, but it might have been later."

Mr. Simon Pence had been thinking.

"I always keep a gas jet burning very low in my bedroom," he said. "It is extravagant, I know, but I am afraid of burglars. At daybreak I get out of bed and turn it out. Now, of course, my gas bill is more in winter than in summer. My gas bill for January was \$1.21; for February, \$1.16; for March, \$1.11; for April, \$1.01; and for May it should not be more than 96 cents. Now, gas is \$1.05 a thousand feet. Perhaps you can calculate the time of the sunrise from these figures."

"Do you happen to remember what time it was the last occasion you got up and turned out the gas?" asked Sidney, who evidently regarded the gas problem as too intricate for an accurate estimate.

"No, I don't," said Mr. Pence. "I always stop the clock at night when I go to bed. It wears it out to run all night. The servant has a cheap alarm clock and he wakes me at half-past six o'clock. When I come home at night he starts up my clock; I never carry a watch. I might lose it; and besides, any one is willing to tell you the time."

Mr. Vincent regarded the speaker intently, and

then went out on the veranda and talked earnestly to himself

A long discussion ensued. They finally "decided" that the sun rose at 4:30 A. M. in New York on June 21, and the consensus of opinion was that the moment of sunrise on May 10 was about twenty minutes later, or 4:50 A. M. Partly by chance, and partly by good reasoning, the marooned men came near the truth. The sun rises in New York on May 10, at 4:48.

The following morning Sidney Hammond watched the sun rise. According to Mr. Morton's watch—which timepiece Mr. Morton declared was absolutely accurate—the sun rose at four minutes past six o'clock. This was a discrepancy of seventy-four minutes. They allowed seventeen miles for each minute, and estimated therefore that they were 1,258 miles west of New York.

Mr. Kent scoffed at this calculation, and declared it might be from five hundred to a thousand miles out of the way. Sidney admitted that it was little better than a guess, but believed it would be found within two hundred miles of the truth.

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Chapter XVII

THURSDAY was a perfect day after the storm. The air was fresh and cool from the ocean. Sidney was up at an early hour and took his observation of the time of the sunrise. It was Mr. Kent's turn to get breakfast, and he did himself credit. In the meantime Sidney had been preparing for the exploration of the island. He looked over the stock of guns and selected a rifle and a shot gun. He found these weapons in fairly good order, but oiled and cleaned them carefully, and tested both several times. A bright red flamingo served as a rifle target, and while Sidney did not hit him, he dropped a bullet within a few feet of the bird at a range of twelve hundred yards across the end of the lake. Two revolvers also were tested, and the hunting belts filled with shells.

"Why these warlike preparations?" asked Mr. Haven.

"Mr. Kent and I promise you some fresh meat for dinner to-day," said Sidney. "We shall combine exploration with foraging. Which do you prefer, venison or grouse?"

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"Both," said the sugar magnate. "I will be satisfied, however, with either."

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It was about eight o'clock when Sidney and Mr. Kent disappeared in the thicket through which the brook took its course. Mr. Pence had been detailed to explore the north shore of the lake, and from the expression of his face he did not relish the task.

He refused to take a gun, and armed with a heavy club set out on what he regarded a most dangerous expedition. It was low tide, and the beach was clear of water to the frowning rocks which formed the gateway to "Morton's Bay."

For the first quarter of an hour Sidney and Mr. Kent found it fairly easy to follow the course of the brook. A trail had been cut along the winding bank the preceding year, but such is the virility of tropical vegetation that already it was well-nigh closed. On both sides was a jungle so dense as to be impenetrable. Overhead flocks of birds chattered. The air was melodious with their cries as they greeted the explorers of their paradise. There were curlews, snipe, blackbirds, chickbills, jays, orioles and scores of others belonging to species unknown to Sidney and to Mr. Kent. They made no effort to shoot these birds, the jungle being so thick that it would have been impossible to retrieve them. In a big tree about half a mile from the bungalow, a colony of small monkeys or marmosets jabbered in angry chorus. Mr. Kent paused and watched them for several moments.

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"They make me homesick," he said, as he held a bush aside and regarded them critically. "They sound and act so much like an excited mob on the Stock Exchange. I must show them to Haven."

At the end of an hour's hard work they came to a cleared space and found where the dam had been built across a gorge between two rocks. The dam was about twelve feet in height. Above was the reservoir; a lake covering perhaps twenty acres of ground, from which the timber had been denuded. The character of the forest around this artificial lake was far different from that through which they had passed. It was more open. Instead of the jungle of chaparral, Spanish bayonets, and other forms of thorny plants, brush and tree, the plateau on which they now stood was a noble tropical forest—a veritable park with glades, rocks, picturesque ravines and gentle hills.

"This is more like it," said Sidney as they took a seat on a rock beneath the spreading branches of a magnolia tree. "If the rest of the island is like this our task is an easy and pleasant one."

Their view was one to entrance a poet. They were at the edge of a glade covering about forty acres. Here and there a rock showed above the waving grass and flowers, but otherwise the vista was unbroken. At the right was a grove of cocoa palms, whose long slender trunks rose without a leaf from sixty to eighty feet, surmounted by bunches of drooping leaves. At the far edge of the glade was a grove

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of cabbage palms—the most beautiful of all the trees of the tropics. Their trunks were less than six inches in diameter, and bare to the crown of leaves at a height of one hundred and twenty-five feet. For background to these stately palms was the dark foliage of the caoutchouc or rubber trees, with their deep green leaves and masses of flowers.

The air was heavy with the perfume of flowers. The brilliant scarlet of fuchsias, with their showy corymbs of drooping flowers; slender and delicate types of immortelles; stately hydrangeas, with their deep-lobed oaklike leaves, half hiding masses of white and purple flowers; fragrant hyacinths, with scapes bearing the purple bell-shaped flowers commonly called the bluebell, grew in this spot in a size and of a beauty unknown in northern climes. Moss pink flox, rose and violet petunias, varicolored geraniums, rare specimens of purple and yellow zinnias; strange forms of dahlias and gorgeous lilies formed a riot of color; a floral foreground for the nodding palms and the more umbrageous trees in the distance.

"This is a superb spot," said Sidney. "Did you ever see such flowers and trees? How tame the products of conservatories seem compared with nature's work! There is a bunch of roses which would be worth a hundred dollars in New York. What kind of a tree is that?" Sidney pointed to a medium-sized tree about fifteen feet in height, with broad spreading leaves.

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"Why, it's a banana tree," he exclaimed in great delight. "And what is more, it is loaded with bananas."

A huge bunch of yellow and yellow-black bananas hung from the point where the broad leaves spread like a stalk of celery. Sidney took out his knife and cut several from the bunch.

"You are sure these are bananas, are you?" asked Mr. Kent. "Don't poison yourself."

"They certainly are," said Sidney, "and they are delicious. These are the first ripe bananas I have ever tasted. The stuff we get in New York is no more like this than potatoes are like pears. They pick them green, months before they are ripe, and ship them north to ripen in basements or in tenement houses. Did you ever taste anything so delicious?"

"They are fine," said Mr. Kent. "Cut some more."

They found scores of banana trees with bunches of fruit in various stages of development. They knew that life can be supported for an indefinite period from the banana tree alone, and while they had no intention of remaining on the island, the thought was a comforting one.

"Look out there, Hammond!" exclaimed Mr. Kent, as he jumped back and grabbed Sidney by the arm. "See that snake!"

He raised his shot gun and aimed at a bunch of grass.

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"Don't shoot him," said Sidney. "Let's see what kind of a reptile it is."

"Shoot him first and study him later," said Mr. Kent, but he lowered his gun as Sidney stepped quickly to the opposite side of the grass clump.

A snake about three feet long ran out in front of Mr. Kent, but soon stopped. Sidney walked up to him and studied the reptile intently. It was a most peculiar looking snake. The body was about as thick as a man's forearm, and its size was uniform from the head to the extremity of the tail, which seemed chopped off like that of a gigantic caterpillar.

"He's got a head on both ends!" exclaimed Mr. Kent. As he spoke the snake moved towards him. He made a motion at it, and the snake, without turning around, moved in the opposite direction with equal ease.

"Didn't I tell you?" said Mr. Kent. "He is double-ender. He can run either way without turning around. What a great stock speculator he would make!"

On closer examination the reptile was found to have but one head. Two spots at the end of the blunt tail looked like eyes. It had square scales, and Sidney declared that it had no fangs, so they decided to let him live. Sidney had no idea to what species the snake belonged, and promised to make a search for information in such books as the bungalow afforded. Later, when he did, he discovered that this snake is not uncommon in the West Indies and in

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Mexico and South America. It belongs to the family of amphisbæna, and can move with equal facility forward or backward.

They returned to the brook and followed it in a north-westerly direction. For some time they had heard the sound of falling water, and soon circled a ledge of rock and had a full view of a beautiful cascade. The brook leaped eighty feet; not from the top of a precipice, but from a point fully forty feet below the top. It came welling from a cavern and fell unbroken into a pool below. There could be no mistake as to this. On the crest of the rocks there were trailing vines and ivy directly above the tunnel from which poured the waterfall.

"There is the end of our brook," said Sidney as he studied the view before him. "I remember now that underground rivers and brooks are common in these southern latitudes. There are lots of them in Mexico and especially in Yucatan. I wonder if I can scale those rocks?"

"I know that I cannot," said Mr. Kent as he sat down on a boulder. "Go ahead and I will stay here and watch you."

It was a hard climb but Sidney made it. He stood at last directly over the waterfall. Without stopping to admire the view spread out before him, he plunged into the forest which sloped upward. It grew thicker as he advanced. Suddenly he came to a solid mass of trees and brush, woven into a thicket so dense that no animal larger than a rabbit

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could penetrate it for a yard. Thousands of thorns bristled like an army of bayonets. Sidney walked along the edge of this jungle for half a mile or more, but his search for an opening was stopped by the fact that the vegetable barrier finally extended to the edge of the cliff. The explorer then selected a tall logwood tree, and after a hard struggle "shinned" up to the lower branches and climbed nearly to the top. From this elevation he had a fair view of this part of the jungle, but could only guess at its extent. He found that it continued unbroken to the top of a hill fully a mile away, and beyond he made out the outlines of other and higher hills, probably four or five miles away. So far as he could judge the jungle of chapparal and other thorny bushes and trees was continuous.

Sidney Hammond was not unfamiliar with such jungles, having encountered them in the mountains of New Mexico, but those northern thickets were not to be compared to the tropical mass which now confronted him. He sat in the branches of the tree for some time. Suddenly he realized it was hot, and at the same moment the sound of two shots came from the valley. As Sidney scrambled down the tree he heard the faint snap of a revolver. He was fearful that his companion was in danger. Mr. Kent had selected the shot gun, hoping to shoot grouse or quail. These birds had been seen in abundance, but it had been decided to bag none until the time came to start for camp. In a few minutes

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Sidney was at the bottom of the cliff. Mr. Kent was not to be seen. Sidney ran to where he had left the millionaire speculator. He then yelled at the top of his voice.

An answering call came from a ravine to the left. Sidney ran in that direction. Mr. Kent was standing under a tree, with the shot gun half raised. He was looking intently at a jagged pile of rocks a short distance away. At his feet was a dead deer.

"Hurry up!" said Mr. Kent as Sidney approached. "Do you see that fellow on that rock over there? See him?"

Mr. Kent pointed at the rocks. Stretched out at full length on a flat slab of sandstone was a lean, lithe, dun-colored beast. He looked and acted like a big cat. When Sidney approached the large round head was lowered over the edge of the rock, and the animal was intently watching Mr. Kent and the deer. A moment later he rose to his feet, stretched out his neck, and emitted a half-yawn and half-growl. Sidney brought the rifle to his shoulder. The beast snarled and poised for a leap to the ground below. The shot rang out. The big cat turned his head like a flash and bit at his shoulder as if a bee had stung him. He gave a roar, leaped into the air, and fell in a heap at the bottom of the rocks. Sidney advanced toward him slowly, but no caution was necessary. The mountain lion was dead.

"There is the coolest beast I ever saw," said Mr. Kent. "He made me nervous. I started up this

ravine and had reached this point of rocks when that deer," pointing to a good-sized buck near the tree, "came dashing down the gully. He turned the corner of that rock and almost ran into me. I gave him both barrels and dropped him. He was not quite dead, and I put him out of his misery with a revolver shot. I thought it pretty good work shooting a deer with No. 6 bird shot. As I stood looking at him, this 'painter' jumped up from behind that rock and began to spit and growl at me. I know the brutes. I have shot 'em in California, and you want to kill 'em when you hit 'em. You see, he had been chasing the deer, and it made him mad when he found I had landed him. Still he was rather afraid of me. Chances are he never saw a human being before. No Rocky Mountain 'painter' ever acts as this fellow did. He wanted to tackle me, but he kind of hesitated. He would walk around the top of that rock, lick his chops, growl, and then lie down and watch me. He kept getting bolder and might have come at me after awhile. If he had, I should have quit and let him have the deer. That was what he wanted. I am not hunting 'painters' with bird shot or pop guns. He's a big one, isn't he?"

"It seemed a shame to kill him," said Sidney, as he lifted one of his big paws. "He looked fine on that rock."

"He didn't look so blamed fine to me," said Mr. Kent.

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It was noon, and although the sun was warm Sidney was reluctant to return to the bungalow without making one more attempt to penetrate the jungle to the west, and if possible reach the crest of the hills which could be seen beyond. He imagined that from that point of vantage it would be possible to determine the approximate shape of the island, and hoped to identify it by a comparison with those islands shown on the maps which he had found in the books of the bungalow library. They therefore decided to satisfy their hunger with bananas and pawpaws. They found the latter very refreshing. Sidney knocked two from a tree. They were the size of a small pumpkin, and the flavor was much the same as that of a nutmeg muskmelon. These, with fresh water from a spring, were sufficient to stay their hunger.

"This is the first Robinson Crusoe meal we have had," said Mr. Kent. "There is not much of the romantic in my disposition, but I rather like this sort of thing for a change. But only for a change. I would rather be cast away in a bungalow with electric fans and a cooking range, than on a desert reef with a shot gun and a naked savage. To my mind, old Robinson Crusoe was in mighty hard luck."

It would not do to leave the deer behind; there being no place to hide it where wild animals could not reach the carcass, and it was agreed that Mr. Kent should guard his trophy and attempt to shoot

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some grouse, quail or other game, while Sidney completed the search for an outlet through the jungle. Mr. Kent said he would take chances with a shot gun, and agreed to fire twice in rapid succession if he needed assistance. Sidney started for the cliffs and promised to return within two or three hours.

He scaled the rocks and again stood on the height overlooking the valley. The bluff extended far as he could see, but as Sidney continued south he found that it gradually decreased in height until it finally came to the level of the "park." The edge of the jungle was irregular, but at no place was he able to penetrate it a distance exceeding two hundred yards from the edge of the cliffs. Gradually he worked to the east. Here the jungle was not so thick, but yet it was impossible to force a way through it. The trunks of the small trees and bushes were not more than six inches apart, and were matted together with clinging vines, most of which were covered with thorns. Much of this vegetation was flower bearing. Myriads of bees and other insects, including the world-wide mosquito, swarmed and buzzed until the air was vibrant with their drone.

Thus Sidney toiled along. At times he saw deer, and could easily have shot them, for they were absolutely fearless, and seemed devoured by curiosity. He was startled once by the sound of a snapping twig behind him, and turned only to see a splendid spotted deer not two rods distant. Sidney threw up his hands and "shooed" him away. The buck ran

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a few yards and stopped, but did not follow up his study of human species.

Suddenly Sidney came upon the reservoir. He had made the circuit of all that part of the park south of the brook. It did not take long to complete the survey of the remaining portion. The "park" was an island in a jungle, which would yield a passage only to an ax. He rejoined Mr. Kent, who proudly exhibited an assortment of game, which spoke well for his marksmanship. He had several grouse and three splendid pheasants, which Sidney at once recognized as specimens of the gold-breasted trumpeter. They were beautiful birds. The breast was of iridescent green and gold. The skin around the eyes was scarlet, the body and plumage green and gray, and the tail partially covered with light silky plumes.

Sidney told what he had learned, and they started for the bungalow. The birds were strung across the back of the deer. It was a heavy load and they took frequent rests. With faces and hands scratched, and necks and cheeks sunburned, they reached the bungalow about five o'clock in the afternoon.

The colony was in a furor of excitement. Mr. Pence was in great peril! In fact, he might be dead!

Mr. Rockwell hurriedly explained what had happened as he ran with Sidney and Mr. Kent to the stone pier, where Mr. Carmody and others were launching a raft which had been constructed in great haste. Mr. Pence announced, when he reluctantly

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started along the beach, that he would not remain away later than noon. He said he might be back sooner, since the chances were that the tide would rise so high as to render his later return difficult and dangerous. He did not appear in camp at noon, and half an hour later Mr. Carmody took the marine glasses and went to the beach. Out near the gate to the bay he saw Mr. Pence standing on a rock, seemingly looking into the water. He saw Mr. Pence go ashore and disappear for a time in a thicket. Then he returned to the rock and remained for nearly an hour. Mr. Carmody thought from his motions that he was fishing, but it was learned he had taken no tackle with him. Mr. Rockwell, Mr. Haven and others came down to the beach and watched the figure across the bay. They were equally mystified. At last Mr. Pence again disappeared. In a few moments he reappeared, and frantically waved a handkerchief on the end of a stick, as an evident signal of distress.

During this time, those on the stone pier noted with alarm that the tide had risen, so that it was impossible to walk along the beach at the base of the cliffs. It was at once decided to build a raft and rescue Mr. Pence. For some time he had not been seen, neither had the flag of distress been waved from the rock.

Rough paddles were chopped from pieces of lumber and the raft was launched with Sidney Hammon and Vincent, Mr. Carmody and Mr. Morton as

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the life-saving crew. The tide was strong against them, and it was half an hour before they approached the place where Mr. Pence was last seen. They called his name, and were delighted to hear a faint response from behind the rocks. The rescuers paddled around and found a crouching figure on a narrow ledge just above the steadily rising tide.

Simon Pence was speechless with terror. The ledge on which he stood was now an island, but Sidney observed that at low tide it must have been connected with the shore. They placed the third member of the Committee on Exploration on the raft, and aided by the tide made a quick voyage back to the camp. By this time Mr. Pence had partially recovered, and under the stimulus of a glass of brandy told the story of his awful adventure.

"I went along the shore and kept a sharp lookout for alligators and things like that," said Mr. Pence. "Nothing happened, however, and I went clear out to those big rocks by the ocean. There the sea comes right in and you cannot get past. The rocks drop down into deep water, and there is no sign of a beach. I started back and decided to go out on that rock where you found me."

Mr. Pence paused and shuddered at the thought.

"It ran out from the shore like a pier," he continued. "I went out at the end and sat down to watch the fishes. The water was clear as crystal, and the bottom was white sand. It was cool in the shade of the rock and I enjoyed it. I noticed a

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funny piece of quartz in the rock, and took out my knife to see if I could pry it out. In doing so I pulled out a coin and it struck the rock and bounded into the water. I could see it as it zigzagged through the water. A fish chased after it, and for a moment I was sure he was going to swallow it, but he didn't."

Mr. Pence took another small taste of brandy to steady his nerves.

"I could see where the nickel lay on the white sand," he said. "I knew it was a nickel, as I had but eleven cents and a bridge ticket when I left New York, and when I counted my money out on that rock I only had six cents. That proved it was a nickel; and besides, it looked like a nickel. I went—"

"You know what a nickel looks like all right," said Mr. Kent. "Go on with your story. It grows interesting."

"I did not propose to lose that money," said Mr. Pence, regarding Mr. Kent with suspicion. "I could see it as plain as I see you. It was in about ten feet of water. I went ashore and cut a pole about sixteen feet long, trimmed it up nicely, and went back. I reached down into the water and started to poke the nickel along towards the other end of the rock, where the water was shallow and I could reach it. It was slow work. Sometimes I would poke it into the sand, and one time I was sure it was lost, but I dug it up again. At last I got it around to the other side of the rock, but was astonished to find that the water was five feet deep there. Then I thought of

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the tide! I jumped to the other side. To my horror I saw that the water was three feet over the place I had crossed, and was running like a millrace!"

"Did you get the nickel?" asked Mr. Kent.

"No," said Mr. Pence, sadly. "An eddy of water whirled the sand over it while I was away. I put my handkerchief on the pole and waved for help. In my excitement I dropped the pole and it floated away with my handkerchief. The tide kept on rising until I could not stay on that side of the rock, so I went to the place where you found me. I expected every minute that an alligator, or a crocodile, or a shark would come along and get me. It was awful."

"You should be more careful with your money, Simon," said Mr. Kent. "You let me keep that bridge ticket for you. With your careless, reckless disposition in money matters you will be so reduced in circumstances when you reach New York that you will have to walk home."

Mr. Pence looked at the millionaire operator doubtfully but said nothing. He reached into his pocket, produced the six pennies and the red bridge ticket, and went to his room where he placed them in the inner recesses of a drawer.

During the absence of the relief committee Mr. Kent dressed the deer with much deftness, and Mr. Haven had, after some trouble, prepared three of the birds for the roasting pan. The range glowed with heat, and Sidney aided in the preparation of a dinner which had much of promise. The explorers had

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brought back two dozen bananas, and these graced the table. Pawpaws were picked from a tree near the bungalow. In about two hours the table was set, with a huge joint of roast venison and browned potatoes as the *pièce de résistance*. This was flanked by a grouse and the gold-breasted trumpeter, which had fallen before the prowess of Mr. Kenc. Sidney had essayed some "baking powder biscuits," and had attained a culinary triumph. These served with jellies, some fine claret, and topped off with bananas, pawpaws and coffee completed a dinner which will not be forgotten by those who gathered around the board in that tropical bungalow.

It was dark when the cigars went around the table, and nine o'clock before Mr. Morton and Mr. Carmody had the kitchen in order and all were assembled in the clubroom.

"I judge from what Mr. Carmody has told me, Mr. Hammond, that you are opposed to trusts," said Mr. Morton, as he leaned back in an easy chair and took a long pull at his favorite pipe.

"Now, see here," said Sidney, looking up from a map of the West Indies, "I am not going to enter into any discussion with you plutocrats. I am just a plain, everyday millionaire, and my views are so radical that I will make myself not only unpopular but a nuisance. So I am not disposed to burden you with views for which you have little or no sympathy."

"How do you know my views?" asked Mr. Mor-

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ton. "I am sure I never have made them public. Perhaps I am as radical as you. I should like nothing better than to discuss some of these questions with you, and I think all will agree that we can spend an evening now and then in no better way. Don't be afraid of hurting my feelings. I have survived years of fool editorials and political abuse and demagogery. Now why are you opposed to trusts?"

Sidney glanced at Mr. Carmody and Mr. Rockwell.

"Go ahead, Mr. Hammond," said the former. "The trust proposition is a most interesting one. I also should like to discuss it with you."

"So would I," said Mr. Rockwell.

"I have some views on trusts myself," said Mr. Kent. "Go ahead and flay the octopus, Sidney. I will stand by you."

"My views on trusts will probably surprise you," said Sidney. "In my opinion the trust form of industry is the grandest forward step yet made in the history of civilization."

"I supposed you were opposed to trusts," said Mr. Morton in much astonishment.

"I gave you no reason to think so," replied Sidney. "The trust is common sense applied to industry. It is an evolution from barbaric competition to a rational, though imperfect form of coöperation. It is far from being an ideal system of production, and is a makeshift, but it is immeasurably superior to that which it has misplaced. The trust is the cor-

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ology of the machine. It is a mechanism with which to use the machinery of production and distribution. It is a labor-saving organization of industrial effort. It is a shorter distance between two points, viz.: the producer and the consumer. It represents the obliteration of the middleman. It stands for the destruction of parasites which for ages have fed on production. It is the abolition of tolls and tariffs levied on labor by the non-producing jobbers who have stood between the man who makes and the man who wishes to buy."

"Magnificent!" exclaimed Mr. Haven. "You express my opinions exactly."

"I thought you said Mr. Hammond was a radical?" said Mr. Rockwell, addressing Mr. Carmody.

"He is," said Mr. Carmody.

"The great mistake people make," continued Sidney, "is to consider this trust problem from the premise that the existing form of trust is a finished product of evolution. It is not. It is a young plant which has but broken the imprisoning earth. It has not developed those characteristics which enable us to predict with accuracy the future."

"I should say that some of them are plants quite well developed," said Mr. Kent. "They have strangled competition, controlled legislation, rule Wall Street and the money markets of the world. I should call them rather healthy plants."

"It is very difficult to obtain a proper view of the trust or in fact of any of our modern institutions,"

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said Sidney. "We have nothing to measure by. Institutions which to-day appear fixed standards are to-morrow declared obsolete. The trust is not an institution, but rather the germ of an institution. We do not comprehend the age in which it is our good fortune to live. It is the tropical age of progress. It will be hundreds of years before the historian appears who will put into language the record of this half century. We have no perspective; no unobstructed view-point. Our eyes are blinded by the light which burst from the gloom of the dark ages. All ages were dark but the present.

"If we could watch the procession of these centuries pass before us in review, how marvelous by contrast would be the appearance of the nineteenth century? Think of it! For six thousand years of recorded history the map of the world was unknown to its millions of inhabitants! For sixty centuries, swarming millions lived on continents in absolute ignorance that other millions were on the same small globe. One hundred years ago the coast of California had not been explored. The men who framed the Constitution of the United States did not know the course of the Mississippi river. When the Declaration of Independence was penned there were no railroads, telegraphs or telephones. There were no coal mines, no iron, steel, glass, cotton, gas, matches, clocks, gold or silver, copper or lead produced in this country. There was no sugar or coffee. There were no canals or steamships. Printing was

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in its infancy. Few living had read a book and there were no libraries. There was no city of 50,000 population. There were no trusts and no millionaires. There were no inventors and no machinery."

"It seems incredible, but these are facts," said Mr. Carmody. "As late as 1864, with the century two-thirds gone, steel was almost unknown. In 1873 the United States produced less than 200,000 tons of steel. To-day we produce more than 12,000,000 tons. Industrial history has nothing comparable with this. Think of a civilization without steel!"

"The nineteenth century was not the heir to the wisdom of the ages," said Sidney. "It came as a giant who disdained and refused to accept the gifts of the past. It tore aside the screen of ignorance and plundered the future of its heritage of wealth and knowledge. Invention was born and machinery followed. It was not until the middle of the century that our existing civilization had its inception. Since that time our progress has been so rapid that our view of passing events has been blurred. If we cannot comprehend the past, how much more difficult is it to understand the present! Our ancient landmarks are swept away. It is interesting to watch some of our modern philosophers and social students in their attempt to comprehend the problems of to-day. Their eyes are glued to the musty tomes of the past; their minds are warped by precedents which they believe must be followed, and they make sad but earnest attempts to measure the things of to-day

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with the ancient footrule, and to rule the quick by the traditions and superstitions of the dead. They quote us laws framed by savages for the government of savages, and weep because To-day will have none of them. They marvel that cobwebs do not bind this Gulliver to the ground from which he sprang. They cannot realize there is no past; the Present *is*."

"You are quite an optimist," observed Mr. Morton. "Most students of modern society make all sorts of gloomy predictions, and indulge in threats against trusts, and those who have amassed wealth by taking advantage of their opportunities. I am afraid you are not much of a reformer."

"I fail to see why a reformer should be a pessimist," replied Sidney. "There is little in the existing state of affairs to dishearten those who are interested in the rapid growth of better conditions. Those who study surface indications may well imagine that everything is going wrong, but the thoughtful man who analyzes causes and ignores the acts of individuals who may happen to be forced into the foreground, must take a hopeful view of the future. Now I do not think that you, Mr. Morton, or Mr. Rockwell, or Mr. Carmody, or Mr. Haven, imagine for one moment that nature postponed this revolution in industry until such time as you arrived to take personal charge of affairs?"

Mr. Morton laughed, but Mr. Rockwell frowned and seemed annoyed.

"It would be a remarkable thing," continued

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Sidney Hammond, "if in less than a score of years so promising a youngster as the trust should attain to the vigor and stability of manhood. He has not yet reached the legal age of twenty-one. The word cannot be found in the encyclopedias and text-books of a quarter of a century ago. You gentlemen are but the pioneers in this movement. You have been given the privilege of making the preliminary investigation and experiments in the modern science of production and distribution."

"They are doing very well," said Mr. Kent, with some sarcasm. "By the time they get through with their studies there will be nothing left to investigate."

"That may be true," said Sidney, after waiting for the others to answer Mr. Kent's unkind remarks. "In fact I see no reason why a few corporations and interests should not own the greater part of all the wealth of the country within the next ten years. But that is nothing to be alarmed about. It is merely an incident, and an inevitable one. If we have a system of society or government in which new and advanced conditions, such as those caused by the sudden introduction of machinery, can be introduced only by massing the wealth of the country in the hands of a small percentage of the people, what matters it how small the percentage? What difference does it make to 80,000,000 people whether five hundred men own seventy-five per cent of all property or whether twenty men own the same proportion? With the average wealth of the country less than

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\$1,000 per capita, the millionaire is fully as grotesque a figure as the billionaire. The logical end of such a system is one capitalist or one corporation, and the nearer we approach to that ideal the higher will be the development of the system."

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Chapter XVIII

SO that is your solution of the trust problem?" said Mr. Carmody. "One capitalist or one corporation to own everything. I confess I do not like it."

"No, that is not my idea of a proper condition of affairs," said Sidney. "I have outlined what seems to be the present trend of industry and wealth, viz.: to be massed in the hands of a few men who must be held responsible for the continued prosperity of the people. Mr. Carmody and others present have repeatedly stated and written to the effect that labor is dependent on capital; that were it not for the concentration of wealth in the hands of the capitalists it would be impossible to carry on the great enterprises of our time. Do I quote you right, Mr. Carmody?"

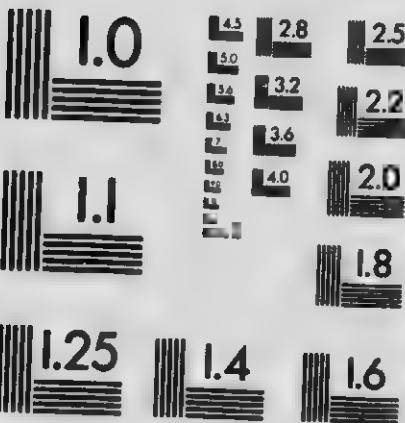
"You do," said Mr. Carmody.

"Then you publicly declare yourselves responsible for the welfare of the masses of the people," answered Sidney. "There is no one else for them to look to. Industry cannot be carried on without you, and the workman cannot live without industry."



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"The employer is responsible only when there is a demand for labor," said Mr. Carmody. "You cannot expect me to employ men when there is no demand for the products of my shops or mills. That surely is unreasonable. It is to the interest of the manufacturer to keep his plant in operation as long as possible. He suffers a loss as well as his men when business conditions force a suspension of work."

"I do not agree with you in that statement," said Sidney Hammond. "Moreover, you have not met my point. The workman has nothing but his labor. He is willing to work. It is his right to expect constant employment. Matters have so shaped themselves that you are the only one he can look to for work and wages. You hire him, and sell what he produces at a profit. In a few years you amass millions of dollars. Then you find that the demand has ceased, and you shut down your shops. What becomes of the workman? Has he no rights you must respect? You have amassed all the capital, and have consequently assumed the responsibility for his welfare. Your income is not cut off when your shops close, but his is. Your reason for stopping work is that you have a surplus of manufactured materials on hand. You proceed to sell it. What becomes of your men during this time when you are disposing of your surplus stock? Where is their surplus?"

"If they have been careful of their earnings they have enough saved to last them during such periods,"

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replied Mr. Carmody. "Every man should set aside a part of his wages for just such emergencies. It is recognized that these periods of panic and depression are inevitable, and labor and capital alike should trim sails to meet them."

"How much should they save?"

"All they can," replied Mr. Carmody impatiently.

"Where should they put it?"

"They can put it in savings banks or hoard it away. You are asking ridiculous questions, it strikes me, Mr. Hammond." Mr. Carmody was angry.

"No, I am not," said Sidney stoutly. "Now in the first place, I assert that any system of industry in which a man willing and able to work is denied regular and uninterrupted employment, and is therefore compelled to save money to support himself and family during periods of enforced idleness—I assert that something is radically defective in such a system. When your iron and steel workers are thrown out of employment this same cessation of wages occurs in trades all over the country. Shoemakers, hat makers, weavers, sugar workmen, miners, and the millions of men employed in various industries are denied work. In 1893 fully four million men were condemned to long periods of idleness. You tell them there is an over-production. Very well. Who has this overproduction? Where is it? How did it happen?"

"It represents accumulated labor for which we

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have paid wages," said Mr. Carmody warmly. "It must be sold and turned into money before we can produce more."

"I will tell you what it represents, and all that it represents," said Sidney with equal warmth. "It represents exorbitant profits and underpaid labor. The workmen are the largest consumers of manufactured products. Their consumption is limited by their wage fund. With this they must buy back from the manufacturer all which is not consumed by the monied leisure class. Now, if the labor of these millions of men, aided by machinery, adds to raw material a value much in excess of their wages, how are they going to buy it back? If a man adds to raw material a value of ten dollars a day, and receives three dollars a day in wages, how is he going to keep up with his machine? And then you say he should save money. Do you not know that every dollar he saves and does not spend hastens the day when production will outstrip consumption? At last the time comes when you, his employer, find that you have so large a surplus of goods on hand, which your workmen need but cannot buy, that you are compelled to shut down your shops and discharge your men. You must sell that surplus which the underpaid labor of your men has amassed. Your best customers—your workmen—no longer are wage earners. Their power to consume has been crippled, just at the time when they should be all mouths. They yet need all sorts of necessities. They yet

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need clothes and food, and money to pay rent and doctor's bills and funeral expenses. Nature keeps right on at work even if the shops are closed. The various factories and stores throughout the country are piled high with the surplus stock which must be disposed of in some way. I know it sounds ridiculous to talk about such a condition of affairs at this time, when every factory is running, and workmen are regularly receiving their wages. But night follows day, and under the system of industry which now prevails disaster follows prosperity as surely as the sun sinks and the gloom of night succeeds a cloudless day."

"All the more reason why the workman should save money," said Mr. Pence. "Every man, worker or capitalist, should save all the money he can."

"Millions of them are taking your advice right now," continued Sidney. "Mr. Carmody says the workmen should save all they can and put it in savings banks or hoard it. I presume the same advice will apply to farmers, clerks and the mass of the people with moderate incomes. So many people have put money in savings banks and lost it, through the failure of these popular institutions, that they have reason for distrusting them. But the middle classes have only two ways in which they can save money. They must hoard it in some secret place—such as an old stocking—or they must put it in a savings bank. The latter is more attractive; the bank pays interest on the deposits. If the stability of these institutions

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were assured, it would be a different matter; but we know that in former panics hundreds of them failed. When trouble came and the people demanded the savings they had deposited, the banks could not convert their securities into money, and thereby meet their demands. At the present moment there are seven and a half billions of dollars on deposit in the various banks of the United States. Less than two billions of money is actually in circulation or in existence. The savings banks alone have on deposit more billions than our government ever issued. In other words, they owe more than there is. They may be theoretically solvent, and the most of them are, but when the people who have been saving money against a rainy day find that the storm is at hand, how are they going to get their money? They all want it at once. The banks have tons of securities, but they cannot readily convert them into money. Securities have no mobility in times of panic. Banks showing statements of assets far in excess of liabilities may be forced to suspend payment when a concerted demand is made by their depositors. This happened in 1857, in 1873, in 1883 and in 1893. There is no logical reason why it should not happen again."

" You are right," said Mr. Kent. " I have never believed that banks should receive small deposits. As a repository for small savings, the private bank has been a failure and always will be. In times of trouble the mob always gets frightened. How many

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depositors are there in savings banks at the present time?"

"About five and a half million," said Mr. Morton.

"How much have they on deposit in the savings banks?" asked Mr. Kent.

"About two and a half billion of dollars," replied Mr. Morton.

"Let's see," said Mr. Kent, as he made a calculation on a sheet of paper. "That's an average of about \$450 to a depositor. Well, the man or woman with that amount of money is the most unreasonable person in the world, when anything happens to disturb confidence. Even when things are normal, the most foolish rumor will cause a run on a savings bank. In a panic four millions of these people make a rush to get their money. It is different with the big depositors in the national banks and trust companies. They understand the system. They can be reasoned with at such times. They are aware of the fact that these deposits are represented by securities which cannot be converted into money on the spur of the moment. But you cannot explain this to the workman, or the clerk, or the small tradesman."

"He does not wish explanations, he wants his money and is entitled to it," retorted Sidney. "Here is this workman, who has taken the advice of all the wise editorial writers and political economists and saved his money. Of a sudden he is thrown out of work for an indefinite period; it is not his fault, and Mr. Carmody denies that it is his fault. Well, he

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must live. This is the time he needs his money. This is the emergency for which he has been saving it. Naturally he turns to his savings bank. He knows nothing of the complicated processes of banking finance. He does not understand that his money has been loaned to some farmer or has been invested in bonds which will not mature for years. All he knows is that he has saved money from his hard-earned wages and that he now needs it. The bank calls his attention to the ninety day clause. He had forgotten that. For three months he waits! If in the meantime, the country has recovered from its scare, he may get the money. If a panic has happened, he will not. He may never get it, or he may get part of it in after years."

"What is the remedy you propose for this state of things?" asked Mr. Rockwell.

"The same remedy which has been adopted and which has proved a success in every progressive nation on earth, but our own," replied Sidney. "I refer to government savings banks, or postal savings banks, as they are more commonly called."

"The government should keep out of the banking business," said Mr. Rockwell.

"Why? Who says so?" demanded Sidney.

"It should be left to private enterprise," answered Mr. Rockwell.

"That is an assertion, not an answer or an argument," retorted Sidney. "It is remarkable how fond you bankers and financiers are of government bonds

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and government securities, and how little faith you express in the government. What enterprise has the government failed in? When has it defaulted? In what way has it failed to meet an obligation? You cannot name one? Thousands upon thousands of banks have failed, and will continue to fail, and yet you say that the government which issues the money should keep out of the money business and turn it over to private interests. The record made by our private savings institutions is such that we certainly are justified in assuming that the average citizen cannot surely fortify himself against periods of hard times by depositing his money in them. We have failed to provide the sure safeguard of government savings banks."

"Suppose we admit that point for the sake of argument," said Mr. Carmody. "There are two other ways in which he can save money."

"What are they?"

"He can hoard it in actual cash, or he can invest it in property, such as a home, or in bonds and securities," replied Mr. Carmody.

"We can dismiss the latter recourse at once," said Mr. Hammond. "Money is property, but property is not money. You stick to the question. We are talking about money. Your workman starts in to buy a home. He pays a certain amount down, and agrees to pay stated sums monthly and to keep up the interest on the mortgage. He is thrown out of work. He defaults in his payments and the mort-

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gage is foreclosed. This has happened millions of times. How many workmen own their homes? Not one in twenty. Even if he does own it, he can secure money only by putting a fresh mortgage on it, and running the chance of losing it in his old age. These are facts and not theories. You can quote me exceptions, but they will not disprove the rule. Billions upon billions of mortgages piled on American homes is the sufficient answer. Walk down a street and point out the houses which are not mortgaged. They are few and far between.

"You speak of bonds," continued Sidney, "and tell the common people to buy bonds against a financial storm. If a bank cannot sell bonds at such a time, what are your workmen or small merchants to do? I have seen the time when no bank in New York or Chicago would loan me \$10,000 on \$50,000 worth of United States five per cent bonds. You know perfectly well that the ordinary man cannot secure these government bonds. They are sold to the banks or to the big insurance companies. They are beyond the reach of the common people. And more than that, they are not money. They will not buy groceries or pay rent. How are these people to save money?"

"Let them save it up and hide it," said Mr. Pence. "That's what I did when I was a young man. Before I was twenty-five years old I had \$2,000 saved up. It was not in a bank, either. I hid it in the

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barn. Any young man who is economical can do the same thing."

"How did you save it?" asked Sidney.

"I did not spend it," was the laconic answer. "I did not squander it on clothes, cigars, liquors, theaters, traveling, amusements and all that sort of thing. I walked or went on horseback instead of riding on cars. I made one suit of clothes last two or three years. I squandered nothing on newspapers, books or magazines, and saved in every way possible. That's how I made my start, and any young man or woman can do the same thing. You can not have your cake and eat it."

"No, and there is no use in making cakes unless some one eats them," retorted Sidney. "Mr. Pence has well expressed the popular idea of the proper way to save money and make a start in life. It is taught in all schoolbooks, and preached from all pulpits. Mr. Pence said he saved \$2,000 before he was twenty-five years old. He saved it in cash, which is the only way to save money. He had it. Now there are at least ten million young people in this country between the ages of sixteen and twenty-five. Mr. Pence says they can all save the same amount he did. Since there is much more money in the country now than at the time when Mr. Pence started on his financial career, these young people have a much better chance than he did. There are two billions of dollars in all. This is all the govern-

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ment has created. Suppose the banks and the government vaults are emptied and all this money is put in circulation, and these ten million young people succeed in saving it all—how much will each of them have?"

"Two hundred dollars," said Mr. Kent.

"That is far from two thousand dollars," said Sidney. "You see, Mr. Pence, that but one-tenth of our young people can possibly amass such a sum as you did. In the process, what will the remaining seventy million of the people do for money? And what will these economists do in order to save this money? They must work for it, of course. What would be their occupations? Not making clothes certainly. A few workmen could make all the clothes necessary for this provident ten millions. The thousands employed in producing the raw materials and those engaged in manufacturing such luxuries as cigars, tobaccos, liquors, candies, books, ornaments of all kinds including jewelry, picture frames, pictures, carpets, and the ten thousand things which enter into the life and comfort of the masses—these occupations would be gone. Where would the newspapers and publishers get their patronage? Who would buy books? The railroads could practically abandon passenger traffic, and see their freight business dwindle to almost nothing. Gas, electric lights and similar expensive luxuries would disappear in the interval when the scrimping people were getting rich by saving. Elevated trains and street cars

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would run empty. The theaters would close. Restaurants and hotels would be unknown. With whom and with what would the banks or the insurance companies do business?

"As a matter of fact, the people of the United States," Sidney went on, "could not withdraw from circulation one hundred millions in the way that Mr. Pence saved it without stopping business and producing the most frightful panic ever known. The loss of a few million dollars in gold exported to Europe causes Wall Street to tremble. A dollar saved is a dollar destroyed during the time it is kept from circulation. When we know that the largest per capita of money ever in circulation in the United States was only slightly in excess of \$28.00, and when we know that every dollar of it must be kept in the banks or in circulation, what folly it is to advise the people to save an average of two thousand, a thousand, a hundred dollars or for that matter any amount of money. And yet leading men of the Republic are advising the people to take advantage of prosperity and save their money against a possible depression. They do not realize that our so-called 'prosperity' is the result of spending, and that it will end the moment the people are unable or unwilling to keep money in circulation. Under our financial system the man who saves money is a selfish traitor to the best interests of his country, and the man who spends every dollar he can get hold of is a patriot and a financier."

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Mr. Carmody laughed good-naturedly.

"There is much of truth in what you say," he said. "But you must confess that those who make these self-denials are the ones who best succeed. I venture the assertion that most of us here laid the foundation of our fortunes in this way. I know that I did, and so did Mr. Rockwell, Mr. Pence and Mr. Haven. Mr. Morton had a better start in life, and was not compelled to be so economical."

"No man can save a fortune from what he earns," said Sidney. "It took ten of the best years of Mr. Pence's life to save two thousand dollars. At that rate he would not have had \$200,000 when he was one hundred years old. He is not yet an old man, and I suppose, Mr. Pence, you are worth at least \$50,000,000. You did not save all of that, did you?"

"Every cent of it," said Mr. Pence, stoutly.

"I imagine your money did most of the work," observed Sidney, with a smile. "There is some difference between saving money from wages and drawing compound interest on money. In the former process your powers decline with age, in the latter they immeasurably increase without the slightest effort on your part. A fortune once started grows of itself if invested in interest-bearing securities. Your wise financier ventures on no enterprises. He promotes nothing. He takes no chances. He deals in nothing but money, and if he is ordinarily wise he cannot fail. But in the very nature of things

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there can be few such persons. There is not money enough. The masses cannot save. They are too busy paying interest in ten thousand ways. When the World's Fair was held in Chicago, in 1893, the people all over the Central West saved money for eighteen months in advance of the opening of the Exposition. Their sudden spasm of economy ruined thousands of retail merchants. The theatrical and amusement enterprises which ventured West walked home. In the panic which followed, most of the people lost all they had saved, and neither they nor the Exposition profited in consequence."

"I do not agree with all you have said," remarked Mr. Morton, "but the wise man is willing to listen to both sides of a question. I hold that conditions are steadily improving, and that while certain evils exist we shall be able to meet the problems as they arise."

"The condition is so grave that you belittle it when you term it a problem," said Sidney. "It is a permanent crisis. We are to-day sustaining the impossible. We, as millionaires, are asking a people with votes in their hands to perpetuate a system in which their advancement is hopeless, and in which the inequalities are so vast as to be ridiculous. We know that less than 40,000 persons own two-thirds of all the wealth in the country. This fact is beyond dispute. These 40,000 own each on an average \$1,-500,000 worth of property. Then there are 40,000,-000 persons who have average possessions of \$750,

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and there are 36,000,000 who own nothing or less than nothing. Talk about miracles! This is the miracle of the ages! Do you imagine such a condition is to be permanent? It has been brought about in less than forty years, and we calmly discuss it as if it had been handed down to us from the ages. It is brand new. It is the result of an economic accident, and not of any evolutionary design. Evolution never produces such a condition, except as a freak. There are no inverted mountain ranges. Water does not run up hill except on rare occasions. Gross inequality never long exists by consent of the suppressed majority. This is a matter for the 40,000 to discuss. The people do not discuss things. They act. They do not think out a remedy. They feel out a remedy. I look at this question from the cold-blooded standpoint of a millionaire who is anxious to maintain all of the advantage which the majority will surrender. I can frame no defense for the millionaire. How will he justify himself?"

"There are no billionaires in this country," said Mr. Rockwell. "The tendency of you social reformers is to exaggerate the wealth of individuals and the magnitude of corporations."

"I do not think so," replied Mr. Kent. "I am not much of a social reformer myself, but the people do not yet grasp the extent of the power wielded by a few men in this country. Less than ten men now own or control 125,000 of the 180,000 miles of railroads in the United States. The railroad giants of

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twenty years ago could not get an audience with the railroad magnate of to-day. A few men meet and decide to buy 21,000 miles of railroad, and complete the transaction with as much ease as a woman buys ten yards of calico. Thirty thousand miles of railroad west of the Mississippi, which hundreds of thousands of men massed their earnings for years in order to build, are now in the hands of six men, and they can buy what remains whenever they choose. The men who own the railroads of a country will in time own the country. They can make and unmake cities. In combination with the banks—and they own the banks—they can ruin any man who dares oppose them. Everything is in their hands. They can be as rich as they choose. Why not the billionaire? Hammond is right. If the billionaire is not here, he will come."

"There is nothing to stop it," said Sidney. "We have permitted a few men to obtain possession of all of our natural resources, or to be in a position where they soon can do so. They now own the coal mines, the iron and copper mines, the timber lands, and in fact most of the resources from which raw materials are obtained. These facts are more dazzling than are the wildest predictions of the future. It seems strange to think that one corporation should own all the timber from which paper is made; to realize that two or three men own or control the entire anthracite coal region of the country; that the same men own the iron mines, in a

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country and at an age when iron and civilization mean the same thing. They not only own these properties, but they have secured possession of all or nearly all the machinery of production for which they serve as raw material. Such competition as remains is menaced by their railroads and their banks. And more than all that, the so-called independent property of the country, yet nominally in the hands of the middle-class, is mortgaged to the banks. If the banks and the allied money interest care to bring about certain conditions of money stringency, they can foreclose most of these mortgages. They have the power to lock up the money of the country at any time. Money rates are high or low as they dictate. Wall Street quotations are determined in advance; the speculative public merely attempts to guess what has already been decided upon. Why should they not be billionaires? They have but to absorb the smaller millionaires. They have but to crowd to the wall the smaller banks. This is an easy matter. The process is well under way. The small bank has not the slightest chance. The day of small things is past. One corporation is to own everything, and practically does to-day. It has no name. It is a 'gentleman's agreement.' "

Mr. L. Sylvester Vincent generally took no part in these discussions, but he was an attentive listener. He wisely decided to enter into no controversy with the millionaire magnates but he realized that he

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could not afford to remain silent. He believed that an occasional noncommittal question would not menace his interests.

"What I cannot understand," said Mr. Vincent, "is how a few men or a few interests ever obtained such an advantage. There must be some reason for it. What I mean is, that they must have had some commanding advantage over other persons. I have read all kinds of theories. Some say that interest is at the bottom of it; others say that excessive profit is the reason. I should like to find out."

"I think I can answer your question," said Sidney Hammond. "All money is supposed to draw interest, and all production is for profit. So we must look elsewhere for a specific cause. As you say, certain persons must have had, and do have yet, some exclusive advantage over all others. Is there one institution in the country to which you can trace ninety per cent. of all our great fortunes?"

"Yes," said Mr. Kent.

"What is it?"

"The banking system," answered Mr. Kent, promptly. "There is not a fortune in the country, that I know of, not directly or indirectly associated with the banking business."

"There are exceptions, the most conspicuous of which are land owners who have become rich from the steady and inevitable increase in the value of land due to the increase in population, and again

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where certain men were wise or fortunate enough to purchase or preempt some great natural product," said Sidney.

"You will find that in most cases there was a bank back of them," said Mr. Kent.

"I will admit that to-day nothing can be done without a bank," replied Sidney. "But fifty or sixty years ago men were permitted to take to themselves the vast areas of the then unknown West, and they became rich because they could not help it. But at the present time the bank is the thing. The reason is very simple. The bank deals in money. Now any one can deal in money if he owns it, but the bank does not have to own money. It deals in other people's money. Would I bore you gentlemen if I recited a parable?" asked Sidney.

"Go ahead," said Mr. Morton. "You have us out on an island, and you can lash the octopus all you wish. I will get even with you when we get back to New York. Go ahead, Hammond, give us your parable."

"It is the best answer I can give to Mr. Vincent's question," said Sidney. "I call it the Parable of the Bank. Here it is:

"THE PARABLE OF THE BANK."

"Once upon a Time the People of the world were oppressed by reason of Famines and Wars. They were Taxed by Kings and Nobles who ruled over them, and who took from them a large Share of that

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which their Labor had Created. Now this country was thickly populated, and there was no Land for these People. It came to pass that certain sailors discovered a New Country, and brought back word saying that it was a goodly land of Fields, Forests, and Streams, and gifted with all the beauties of Nature. After sacrifices and privations, many of the oppressed People took ships and sailed to the New Country. They went to work with great zeal and tilled the Fields and produced by their Labor that which was needed to support life for themselves and their children. They had few Tools, and though the soil was good and the extent of the Land so great they could not find the end of it, they were forced to work with much Energy in order to supply the things which were needed. Those who lived in towns and cities and existed by trading in the Products of others were few, and most of the People toiled in the Fields.

" Now these People had brought with them from across the Sea a system by which no Trading could be done except by the Passing of Coins made of Gold and Silver. There being no other way by which Things could be Exchanged, and no Gold or Silver being found in their Fields or Hills, they shipped to their former Country the Fruits of their Soil and obtained in Exchange the Bits of Metal known as Coins or Money, whereby they might Eat and Wear that which they had Produced. And these Coins passed among the People, and each man saved

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them against a Rainy Day, and on his death willed his Store of Coins to his children. Now these Coins were exceedingly Rare and of great Value, not on account of any special merit in themselves, but by reason of the fact that they were Scarce and difficult to Locate, the same as is the Four-leaf Clover. So they were called Money.

"And some there were who Loaned their Money and received in Return more than they Loaned, and this Excess was called Interest, but there were few who borrowed Money, as most of the People worked in the Fields and loathed to enter into Debt. And thus these People lived in this Country and none was very Rich and none was very Poor. Those who were in the Cities and Traded in the Produce of others were the more Prosperous, but not so much so as to cause Envy or Heart Burning. And the Coins passed among the People and most of them were Happy.

"Now in after years, when these People had fought a War with the Country from which they came, and had won their Liberties, there arose a class of men called Inventors, skilled in the art of designing shrewd devices for saving Labor, and they conceived most wonderful Machines, by means of which one man could do with the Machine that which formerly took the Labor of ten or an hundred men. And the People were much pleased thereat, saying among themselves, 'Lo, the day is at hand when the Machines shall Produce all that we desire.'

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We shall have all the Comforts and Luxuries of life and do no more Labor than it is a pleasure for us to do.'

" And the Inventors waxed yet more Ingenious, and designed Railroads and Locomotives, and the Factories were filled with Machines so wonderful that they could do all but Think,

" With the Coins scattered among the People, none was Rich enough to build the Railroads or to construct the Factories and the Machinery, and the People were much Puzzled. Thereupon several men combined their Stores of Metal, and said to the People, to-wit: ' Ye know us to be men of Good Repute, who have ever been Honest and Fair in our Dealings with our Fellow Men. We have formed a Bank. Give to us your Money, and we will hold it on Deposit, and give you a Check-book, and you can Sign your Name when you desire back any Portion of your Money. It will be a great Convenience to you.' And the People believed them, and esteemed it a Wise Plan, and these men were called Bankers or Financiers. Some of these Financiers offered to pay Interest on these Deposits, but they Failed when the People demanded their Money, and the Discovery was made that there was no Profit to be had in Paying Interest on Money.

" Now the Wise Financiers who paid little or no Interest on the Money the People had given them, said to them that wished to build Railroads, Factories and Houses and to improve their Lands, and

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spake saying, 'The People have Faith in Us and have Given Us their Money. Come ye and Borrow it that ye may build Railroads and employ the People, for they cannot Live without Work.' And they did so, and gave to the Financiers Bonds and Mortgages as Securities for this Money, and the Financiers obtained Interest on all the Money which they Loaned. And when this Money went to the People, they Expended it in divers ways and it went back again into the hands of the Financiers in the form of Deposits, and they Loaned it again to new Borrowers who desired to build more Factories and Railroads. And thus the Wise Financiers received this Money again and again, and Loaned it again and again to the People who desired to use it, creating each time new Bonds and Mortgages on which the Financiers obtained Interest. So it came to pass that on each Dollar which belonged to the People, the Financiers received Interest on many Things, until they had Received and Loaned an amount far more than the total of all the Coins which had been Issued, there being no Limit to the Amount they could Lend so long as the People promptly Returned the Money to the Banks as New Deposits. And thus it came to pass that all of the Money—except a little in the Pockets of the People—was given into the hands of the Banks, and by them Advanced to those whose needs employ Capital; there being no other Place where Money could be Obtained.

"Others marvelled at the Success of the Finan-

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ciers, and Loaned their own Money, and received in return Mortgages and Bonds on which they drew Interest, but the Returns were small, inasmuch as they could Lend no Money but their Own. And they conferred together, saying: 'There must be some Way in which we can Induce the People to give us their Money that we may Handle it for them.' And they Pondered deeply and said, 'We will form a Life Insurance Company, and the People shall give us Money to be Returned to them after they are Dead, or if they live it shall be Returned to them at a Certain Rate of Interest after a Term of Years, provided they make Certain Regular Payments. And in the meantime Much Money shall pour into our Coffers, and we will Lend it at Interest, the same as do the Banks.' And they did so and found the Plan Good, and the People gave them their Money by Hundreds of Millions, and these men who also were Financiers, Loaned the Money on Bonds and Mortgages and Stocks, and amassed so Vast a Surplus of Profit that the People Rejoiced Exceedingly, saying, 'Behold how safe it is to give these Financiers our Money.' And the Financiers hired at vast expense an Army of Twenty Thousand Solicitors or Agents to persuade the People to give them their Money, and they Prospered like the Green Bay Tree, so much so that the Bankers waxed exceeding Wroth, seeing that the Insurance Companies were not even at the Expense of printing Checkbooks, and were compelled to return the

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Money given to them, only on those Rare Occasions when the People were able to keep up their Payments or Unexpectedly Died.

" And the People who had Money in the Banks were exceeding Afraid lest something should Happen by which they should Lose Confidence. If they Lost Confidence and Demanded their Money they could not get it from the Banks, because no such Amount as they had Deposited did Exist; if they held their Confidence, and did not Demand their Money, their Deposits were Safe and all was Well. Thus it was, that so long as they did not Ask for their Money their Deposits were perfectly Secure, and they were very Happy. Such was the Wisdom of these People.

" Thus it came to pass that each Dollar of this Money as it passed through the Banks and the Insurance Companies went out drawing Interest, until each Dollar drew in Interest each year many times its Value. All of the Railroads and many of the Factories were covered with Bonds and Mortgages for much more than their Value, and besides they had Issued many kinds of Stock for Amounts far in excess of their Cost. Men skilled in Figures computed that each Dollar drew Interest sixty times each year, whereby the Indebtedness of the People was as Sixty Times the amount they gave to the Banks.

" There was so small an Amount of Money that had it all been Divided among the People, each person would have owned but twenty-eight pieces; and

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yet after years of work aided by the Machinery, Each of the People Owed to the Money Lenders on an average nearly a Thousand Dollars, on which they were compelled to pay Interest in one Way or the Other. Their Lots, Houses, Farms, Barns, Factories, Warehouses, Hotels, Apartment Houses, Street Car Lines, Gas Works, Railroads, and all their Machinery by which they lived, were Mortgaged, but they Continued to pay their Money into the Banks so that Capital Might Find Investment and their Labor be Employed.

" And then it came to pass that the Financiers who Owned the Banks and the Trust and Insurance Companies, having purchased with the Money which the People had Deposited with them—it then came to pass that these financiers owning the Money and the Bonds and the Mortgages began to Purchase with the People's Money the Stock of these Railroads and Factories. And as fast as they paid out Money for these Stocks, so fast did it come back to them, and they Purchased new Railroads and new Factories. And the People Marvelled greatly and were exceeding Proud, and exclaimed, ' Behold how great is Our Prosperity as a Nation; some of our People are becoming Billionaires! ' And each man strove to Save up the Money he Earned in order to pay the Interest on his Mortgage; placing his Savings regularly in the Banks or giving it to the Insurance Companies, and thus the Money was massed at all times in the hands of the Financiers.

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When it was necessary for the People to use a Little Extra Money to move the Crops, or to spend it for any other purpose, the Financiers were much Annoyed, and those who dealt in Stocks were sore afraid. Great was the rejoicing when the Money came back to the Banks, and Stocks went up.

"Those who were Merchants or Manufacturers could transact Business only by having their Money in the Banks, and at the end of each day they gave to the Banks all that their customers had given them for goods sold. Once a year the Financiers issued Books giving each man a Commercial Rating, based on the amount of Money he had on Deposit in the Banks, and without a good Rating no man was allowed to Mortgage his Property or go into Debt, and thereby continue Business. And those who had Money on Deposit in the Banks were the ones who Borrowed the Money from the Banks, receiving little or no Interest or Security for that which they Deposited, and giving Interest and Security for that which they Borrowed.

"And this was known as the Banking System!"

"Hammond," said Mr. Kent, reflectively, "I think your parable, as you call it, is the clearest exposition of the banking system I have ever heard."

"And yet banks fail," said Mr. Carmody. "The business is not always profitable."

"They fail if they cannot attract depositors," said Sidney. "No bank can exist and loan nothing but

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its own money. The expenses are too great, and they have no advantage over the private lender. The small banks will all be driven out of business. There are fewer banks now than a year ago. In July, 1899, there were 9,732 banks. In ten years from now there will not be one-tenth of that number, and in my private opinion there is likely to be but one. That will be a private bank with an indefinite number of branches or a government bank. The people can take their choice."

"I must be very dull," said Mr. Vincent, "but I cannot understand how the banks can receive and loan more money than there is in existence. How on earth can they do it? There must be some mistake. How much money did you say is on deposit now?"

"I have not seen a recent statement," said Sidney. "But on July 30, 1899, the amount was \$6,763,658,-361. It is now at least seven and a half billions. There is in existence less than two billions in all kinds of money. Mr. Morton is a banker. He can explain how it happens if he will."

Sidney looked at Mr. Morton. That gentleman growled in a deep bass note for a moment, and pulled away at a half smoked cigar.

"There is no secret about it," he said after a pause. "The amount of money in circulation or in existence has nothing to do with what a bank can receive or lend. It all hinges on how much property the people wish to pledge for the use of money. We

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will suppose that Hammond and Kent and three other men start a bank with a capital stock of \$300,000. They buy \$100,000 worth of government bonds and deposit them in Washington. They draw interest on these bonds and the government issues to them also \$90,000 in currency. They start, therefore, with \$290,000 in cash and \$100,000 in bonds. They now are ready to receive deposits. Haven comes along and deposits \$100,000 with them. They now have \$390,000 in cash, of which \$100,000 represents deposits. Rockwell has some unincumbered real estate and pledges it by a mortgage for \$100,000, which he borrows from the bank. The bank keeps the mortgage. Rockwell builds a house on his land and pays the contractor \$100,000. The contractor deposits it with the bank. The bank now has \$200,000 on deposit. Haven's money has been deposited the second time. Pence comes along and borrows \$100,000 on some Manhattan Elevated stock and leaves the stock with the bank as security. He buys \$100,000 worth of Steel and Iron stock from Carmody, and Carmody deposits the money in the bank. The bank now has \$300,000 on deposit. Haven's money has been deposited the third time. The bank buys New York Public School bonds with the \$100,000. It now owes depositors \$300,000, and has a mortgage from Rockwell, Manhattan stock from Pence, and \$100,000 worth of school bonds. It sells the school bonds at a profit to customers and lends the

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money again. In the meantime others have deposited money. The bank never touches its own money. It can go ahead and lend \$100,000,000 if it can find borrowers who will offer good security. The deposits are represented by the securities deposited by the borrowers, and on all of which securities the bank draws interest. The bulk of the deposits is from small depositors, merchants, manufacturers, lawyers and others who place their money in the bank and check against it. No first-class bank will accept deposits in a sum below a certain amount, and it is an unwritten rule that the depositor must not check against his money beyond a certain limit. That is all there is to it. It is as simple as A, B, C."

"It is very simple and effective," said Sidney. "According to the law the banks in the large cities must keep on hand, in actual cash, twenty-five per cent of the amount on deposit, and in smaller cities fifteen per cent of the amount of their deposits. Estimating the city depos at two billion dollars we have five hundred million which according to the National Banking Law, must be in the banks all the time, and allowing fifteen per cent on the remaining five billion we have \$825,000,000, or a total of \$1,325,000,000 permanently in the banks. Inasmuch as there is but \$2,000,000,000 in all, and the government keeps on hand several hundred million, to say nothing of the private cash of various big interests, and add to that the amounts locked up in safety deposit vaults and hid by Mr. Pence's hoarders—there

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can be very little in the pockets of the people. If banks conform to the law, the people have surrendered to their permanent keeping all but a beggarly \$100,000,000 which they need to pay street car fares and meet the various necessities of life. No other conclusion is possible. This condition has prevailed for years. The banks draw each year, in interest, not less than \$300,000,000 on money which does not belong to them. You need search no further for the sources of millionaires or to watch for the coming of the billionaire."

"They deserve credit for it," said Mr. Kent. "Any man can loan his own money, but it takes a genius to borrow money and make the lender pay interest. The people deserve to be robbed. They are a lot of fools. They admire the man who swindles them and would kiss his feet if given the chance. Don't worry about them, Hammond. They are not worth it. They will kick you for telling the truth, and love you if you kick them. They are a cheap lot, and were made to work and be plucked. I am going to bed. Morton, it is your turn to get breakfast to-morrow morning. I want a venison steak and I do not want it too well done. Do you understand? And I want my coffee extra strong. Good night."

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Chapter XIX

“ **W**HAT does the Exploration Committee do to-day?” asked Mr. Kent, as he pushed his chair back from the breakfast table and bit the end from a cigar. “ Morton,” he said, as he finished the last of his coffee, “ those venison chops were fine. Nature must have hesitated a long while before she decided whether to make you a financier or a cook. I am not sure that she did not make a mistake. Come on, Hammond, you cannot find out where we are by studying that map. Let’s get busy.”

“ I do not care to be officious,” said Sidney, “ but I wish some of you gentlemen would give our committee your assistance for a day or two. The work I have in mind properly belongs to the housekeeping committee anyway. The ‘ park,’ as we call it, is our game and fruit preserve. In an hour any one can shoot grouse, quail, pheasants, or deer, and can pick all the bananas we need. The trouble is to get there, and to bring back table luxuries. The trail along the brook is most impassable. Two men

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with axes can put it in good shape in a day. I would like to explore the east shore of the island with Mr. Kent. Mr. Rockwell, you are President of the Social Island Colony. I suggest that you detail members to do this work on the trail."

"Certainly," answered the magnate. "Mr. Morton and I will put the trail in good shape. Mr. Carmody is working on his plans for a boat, and will not need assistance for a day or two. How far is it from here to the 'park'?"

"About a mile, I should say," said Sidney. "Follow the brook until you come to the reservoir. I would take a gun along. You may meet one of Mr. Kent's 'painter' friends."

This being settled, Sidney prepared to start across the bay. Mr. Vincent expressed a wish to help on the work of exploration, and it was decided that matters could be expedited by forming two parties —one to explore the coast north of the gateway of the bay, and the other to work along the south shore. It was therefore agreed that Mr. Pence and Mr. Vincent should take the south shore and Mr. Hammond and Mr. Kent the north shore. Mr. Pence protested vigorously against doing any more exploring, but Mr. Kent cut him short and reminded him that he was under military discipline.

"In cases like this," he said, "it is always customary to shoot those who disobey orders. I have always been your friend, Pence, as you know, but if the chairman of the Committee on Exploration or-

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dered me to shoot you I would do it with cheerful promptness."

Mr. Kent examined his rifle critically and looked serious. Mr. Pence said he was only joking, and would be glad to go. Each member of the expedition provided himself with a luncheon, and at eight o'clock they got on board the raft and paddled across the bay. The sun was not warm and shone through a peculiar saffron haze. The air was motionless. It was decided that Pence and Vincent should be landed first, and that Hammond and Kent should return for them with the raft not later than five o'clock in the afternoon. All were provided with rifles and ammunition.

The bay was as smooth as polished glass. The foliage of palm and magnolia was reflected on its surface as an inverted tropical skyline. In the deeper shadows of rock and cliff the green of ocean plants bordered the line of shore and water. But the voyagers had no eyes for these beauties of landscape and sky. They were silent in contemplation of the vision over which their rude craft was floating. They ceased to ply the oars, and gazed into the clear depths. There was a sense of height which made them dizzy. They seemed to be floating high in air above some enchanted forest. Fifty—sixty—one hundred feet beneath their feet, the floor of the pool rose and fell in fantastic contour. Ridges, battlements, crags, and minarets gave way to plateaux, and these in turn to caverns and ravines dark in un-

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known depths. Here and there the edge of a rock was seen through festoons of waving water-plant and flower, but the pervading tone was that of an aquatic forest stretching its branches towards the water-sky, and bathed in the blended tints of the spectrum.

In places were amphitheaters, rising tier by tier, each step verdant in vine and fern. At its base white sand writhed in the up pour of bubbling springs. In these arenas were myriads of fish, floating as in space, their sides reflecting the tints of the rainbow. Again they would dart like flashes of color into groves of corinoidea or into tremulous masses of sea fern. In these crystalline depths, sea lilies raised their slender stems and flaunted their flowers.

A plateau covered with variegated forms of water cress, terminated in a precipice, adown whose sides grew fern-like plants, deepening in color until swallowed up in the black blue of some unfathomed depth. The fish and shell life of this submarine vista was in harmony with the hues of forest, hill, crag, and ravine. Species of the chætondon darted here and there, their sides stippled in blue, green, and yellow. There were others of a silvery shade, mottled with blue and striped with brown bands fading into green. In a glade whose slopes were covered with gorgeous sea fans, was a school of balloon and puffer fish, while the next valley was thronged by a multitude of angel fish. No words

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can paint the colors of these coxcombs of the sea. They were proud in coats of vermillion, blue, gold, violet, emerald and iridescent tints which glowed like fire. They formed a piscatorial revel in cast and shade, and outrivaled plan and flower in vivid apparel. Hydroids and strange forms of jelly fish took on the tints of their surroundings, and were like sea chameleons in their changing colors. Squids and cuttle fish emitted brilliant flashes; the argonauts, with shells delicate as paper and dainty as mother of pearl; rare forms of scallop fish, ammonites, razor fish, sting rays, hermit and fiddler crabs, skates, sea cucumbers, porcupines and ravens, nautilus, anemone, urchins, winkles, and the innumerable species of fish and shell, revealed their beauties or their weirdness to the four men who floated over their abiding place.

There was a swirl in the water ahead of the raft. A school of fish darted away. A ten-foot shark swept beneath the voyagers, and with open mouth rushed into a swarm of pike and bass. His white sides gleamed in the sunlight. The wide-opened jaws, the beady eyes, the dorsal fin and the long, powerful tail, gave an impression of ferocity which well nigh overpowered Mr. Pence.

"You are not afraid of sharks, are you?" asked Mr. Kent, as the reluctant explorer jumped to the center of the raft.

"Yes, I am," said Mr. Pence frankly.

"They are perfectly harmless," said Mr. Kent.

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The raft was now approaching the southeast shore of the bay. "That shark was more afraid of us than we need be of him."

"He probably would not touch you," said Mr. Pence, "but I am afraid of sharks."

Sidney laughed. Mr. Kent looked at Mr. Pence doubtfully for a moment.

"Why wouldn't he touch me?"

Simon Pence grinned.

"He probably knows you," he said. "You belong to his family."

"You are getting to be quite a humorist," said Mr. Kent. "Don't you worry about sharks. They won't touch anybody. All the people killed by sharks died in novels. I have been looking into this matter. There is no case on record, that I can find, of a man being bitten or eaten by a shark. They are afraid of a man. I would not hesitate to go in swimming among a thousand sharks. There are millions of them on the coast of Florida and in the Bahamas, and the hotel men have a standing offer of one thousand dollars for an authenticated case of a person being bitten by a shark. At Palm Beach and other places people go in swimming with sharks all around them. When fishermen get drowned, as they often do in the storms along the coast, their bodies are washed ashore through shoals of sharks who do not dare approach even the dead bodies."

"I don't care," said Mr. Pence, "I am afraid of them just the same."

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"Do you know how they kill sharks?" said Mr. Kent.

"Shoot them, or catch them with hooks, I suppose," said Mr. Pence.

"That is too slow," said Mr. Kent. "Some day we will try it in this lake. They make them kill themselves."

Mr. Pence looked incredulous.

"They take a pig on board a ship," explained Mr. Kent, "and put a strap around him and suspend him out over the water from the boat boom. I suppose any animal would do as well as a pig. We could use a rabbit or a small deer. Well, the sailors use a pig. They drop him down so that he is about four or five feet above the water. He kicks and squeals, and the sharks gather around. They can't reach him, but they think they can, and they keep on trying. They swarm around the water below the pig, stick their heads up and snap at him, and sooner or later one of them is sure to get hurt. You see they are all mixed up like men trying to sell Sugar in a bull market on the Stock Exchange. One of them gets bit or scratched in this riot and it is all over with him. The other sharks see the blood and they tackle and eat him. They are so hungry and impatient, that in devoring this fellow some more of them are bound to get hurt. The same thing happens to them —they get eaten. Then the sailors take back the pig and let nature take its course. I never have seen it done, but they tell me that in less than an

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hour the sea will be covered with shark blood for miles around."

"I don't believe it," said Mr. Pence.

"A sea captain told me about it," said Mr. Kent. "I never knew a sea captain to tell a lie."

They had now reached the shore at a point where it was possible to scale the rocks overlooking the ocean. Mr. Pence and Mr. Vincent left the raft and it was agreed that they should return at about five o'clock. They climbed the rocks and disappeared in the forest. Sidney and Mr. Kent pushed away from shore and headed the raft for the inlet.

There were no clouds in the sky, but the sun was almost obscured in a golden haze. They noted an unusual number of birds flying past, seemingly coming in from the ocean. There was not a breath of air stirring.

"I believe a storm is brewing," said Sidney.

"It is not in sight yet," replied his companion, as he speared ineffectually at a passing fish. "I am going to come out here to-morrow and catch some of these fellows. I wonder what we can use for bait?"

"The brook is full of minnows," said Sidney. "I noticed a dip net among the things in the storeroom. Grubs, worms, or almost anything will do for bait."

"We might try mosquitoes," said Mr. Kent. "Some of them are large enough."

They approached the gateway connecting the ocean with the bay. This they found to be a passage

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not more than a hundred yards in width, the cliffs rising perpendicularly or beetling over the water. Outside was a bar over which the long swell of the ocean rolled in curling breakers, as they reached the upheave of the shore. Inside was deeper water, where the waves regained a part of their strength as they glided smoothly into the gateway.

"Let's see if we can get outside," said Mr. Kent. "If we can pass those breakers we can paddle out a mile or so and perhaps size up this island. Let's try it. You can swim, I suppose?"

"Yes, I can swim, and I guess we will have to before we can pass those breakers," said Sidney, as he watched the great surges sweep over the bar. "We will try it if you wish to take the risk."

"I am not afraid," said Mr. Kent, stoutly.

"All right. We will leave our guns and shoes ashore," suggested Sidney. "Our shirts and trousers are no more incumbrance than a bathing suit."

They stripped and paddled the raft boldly out to the bar. The nearer they approached the higher did the combers appear. A mass of green water would arise from the sea; its upper edge frayed with a line of light; the top-heavy mass would poised for an instant and then fall in a graceful curve, breaking into spouting masses of foam. The roar of these falling tons of water was in their ears, but they pushed steadily on. A giant wave dashed its strength out in a watery roar so near them that the spindrift was in their eyes and the salt on their lips.

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"Now is the chance!" shouted Sidney. "Hard! Row hard!"

They pushed on their crude paddles with all their strength. One hundred yards away the sea was an undulating plain of smooth rollers. Could they reach it? The next wave rose before them. The forward end of the raft tilted back until it was nearly upright. Five feet in their rear the swell broke and churned the water in fury.

"Hurrah!" shouted Sidney. "Once more and we are all right!" As he spoke a mountain of water welled up from the ocean. Sidney gave it one glance. He knew the moods of the sea too well to make any mistake about that wave. Fifty feet away it reared its crest. Dark blue and blending green above it rose until it towered above their heads.

"Dive into it!" cried Sidney, as the edge of the comber broke into dazzling white.

Mr. Kent hesitated for a moment, but Sidney dived straight into the breaker. For a few seconds, which seemed minutes, his ears were filled with the crash of waters. The undertow pulled him down as if he were a straw. It seemed as if the weight of tons was holding him down; but, with a lusty stroke he came to the surface. He shook the water out of his eyes and looked for Mr. Kent. He was not in sight!

Sidney raised himself out of the water as high as possible and searched the foam-flecked water. The succeeding wave swept over him. Like all good

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swimmers, he kep his eyes open when under water. To the right he saw the dark outlines of some object, and struck out for it.

As Sidney came to the surface the second time, he saw Mr. Kent only a few yards away. He was conscious and was struggling desperately but wildly to keep afloat. In a moment Sidney was by his side. The next wave did not break and both had a breathing spell.

"Throw your left arm across my back and hang to my shirt," said Sidney, as he passed his arm under Mr. Kent's chest. "Keep cool; we are all right."

Mr. Kent did not for a moment lose his nerve or his self-control. He did as Sidney directed, grasping his shirt with a firm hold and using his right hand to aid in swimming. Three times they went below in the boiling surf, but they made slow yet steady progress towards the inlet. Mr. Kent did not reply in answer to Sidney's reassuring words, but devoted all his energies to keeping above water.

At last they passed the danger point, and reached the quiet waters, where the shattered surges rolled with a gentle swell. Mr. Kent glanced back and released his hold.

"I'm all right," he said. "Much obliged."

Mr. Kent struck out for the raft, which was bobbing up and down in the water a few rods away. Sidney swam at his side and soon climbed aboard the raft. He helped Mr. Kent to his feet, and then

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swam for the paddles, which were floating toward the rocks. He recovered them and was again safe on the raft.

"Are you all right, Mr. Kent?" asked Sidney, as he grasped the hand of his companion and shook it earnestly.

"I am all right, except that I have a quart or more of salt water in my stomach," said Mr. Kent, who seemed more chagrined than hurt. "It is a lucky thing for me that you are a strong swimmer. I could not have kept up. You saved my life, Hammond. I don't know how to thank you for a little thing like that."

"Don't try," said Sidney, laughing heartily. "I am glad you are not injured. How did it happen?"

"Like a fool, I did not take your advice and dive in time," said Mr. Kent. "I thought the raft would ride that wave, and so I took a chance. It tipped squarely over, and when I tried to jump my foot slipped. The raft came over right on top of me, and for a moment I was stunned. I don't know how long I was under water. The first thing I remember was when you yelled in my ear. I knew enough to do as I was told. In my time, I have helped persons out of the water, and have not forgotten the rules. The next wave would have fixed me. I could not get my breath, and was losing my strength."

They soon were on shore; removed their garments, wrung them out, and remained in the shade

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of a tree until their clothing was dried sufficiently to wear. Mr. Kent would listen to no proposition involving an immediate return to the bungalow, and stoutly declared he was as well as ever. After an hour's rest they proceeded to climb the slope of the rock which formed the north portal of the gateway. It was a long, hard struggle over rocks and through brush and briars. But they kept on and at last stood on the summit of the crag, four hundred feet above the ocean.

The view before them was inspiring. They stood at the verge of the cliff, on a jutting rock overlooking the inlet. To the west was the lake or bay with its palm-crowned island. Through the cocoa trees they saw the roof of the bungalow. Beyond they traced the sinuous course of the brook, and caught the sheen of the reservoir where the foliage was broken. Yet beyond was the jungle which Sidney had vainly tried to penetrate, and back of that was a ridge of hills so high that they could be dignified with the title of mountains.

"Look at that!" exclaimed Sidney.

He pointed in the direction where there was a cleft in the ridge of hills to the northwest. There showed the faint outlines of a distant giant mountain peak; a pyramid whose top was white with eternal snow.

"See that mountain peak!" he exclaimed. Mr. Kent's eyes were not so good as Sidney's, but he soon made out the outlines of a mountain.

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"That peak is about one hundred and fifty miles from here," said Sidney in great joy. "It must be on the mainland of Mexico or Central America. There are no ranges on any islands with peaks like that. We are within sight of shore. That mountain is a long way off, but I do not believe that it can be more than one hundred and fifty miles. It looks like a volcano. I imagine I can see a column of smoke above it. With a favoring wind we can make the mainland in a day. This is great. We can build a boat and get away from this island in less than two weeks at the most."

"It certainly looks as if you were right," said Mr. Kent. "I wonder how big this island is?"

They studied the shape of the coast, but it gave no answer to Mr. Kent's question. To the north the shore curved slowly to the east, terminating in a tall cliff; the last of a range of hills which ran as a spur of the western ridge into the ocean. The southern shore was the same. The bungalow stood in the center of a square, three sides formed by hills and the fourth by the ocean. From where they stood it was apparent no exploration of the shore from below was possible. Even at low tide the ocean beat at the foot of the rocks, casting its spray far up their sides. In places, the never-resting waves had worn caverns into the cliffs. They determined to make an attempt to reach the northern ridge of hills by skirting the brow of the cliffs, but postponed this until after luncheon. This they ate with good

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appetite, and luckily found a spring of clear, cool water bubbling from the crevice of a rock.

"Simon Pence is a queer character," observed Sidney, tossing a banana skin over the cliff. "I suppose he means well, but he is what some people call a little 'near.'"

"Did you ever hear of the time the committee waited on him to get a contribution for some charity?" asked Mr. Kent.

Sidney had not.

"It was decided to raise a sum of money for some deserving charity," continued Mr. Kent. "I have forgotten what it was,—there are so many of them. At any rate, the paper went the rounds, and they called on me among others. I signed for a sum, and glanced over the list. Morton was down for two thousand, Rockwell had signed for twenty-five hundred, Carmody had pledged three thousand—he is very liberal and charitable, as he can afford to be—Haven was down for something, and there was a lot of others. I noticed that Mrs. Simon Pence was on the paper for fifty dollars. Well, the committee called on Pence. They were admitted and explained their mission. He sighed and looked at the list. He read it up and down, and suddenly came upon the name Mrs. Simon Pence. He picked up his pen and wrote something. The committee was all expectation. He handed it back to them. What do you suppose they saw?"

"I am sure I cannot guess."

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"He had written 'Mr and' before 'Mrs. Sim Pence.' That was his contribution. There is way to beat him. Let's be moving."

They made their way along the edge of the cliff for perhaps half a mile, but could go no further. They faced the same jungle which had been encountered to the west. After following the edge for a mile, it was evident that it was continuous with the jungle around the park. Retracing their steps, they again stood on the rock overlooking "Morton's Bay" and the ocean.

At the same moment both gave an exclamation and pointed out to sea. The upper rigging of a ship showed clear on the eastern horizon, but she was hull down on the waste of waters. For half an hour they gazed at the dim outlines of masts and sails. The ship was headed south and was making good progress in the breeze which had sprung up since noon.

"She is fully twenty-five miles away," said Sidney, as he gazed longingly at the disappearing vessel. "We must erect a signal from some point like this, and keep a man on watch during the day. If one ship passes more are likely to, and some may come near enough to see and understand our signal."

"Look at those clouds," said Mr. Kent. "There comes your storm. What time is it?"

"Half past two. Those are remarkable looking clouds. I never saw anything like them before. Let us get our raft across the bay. If Vincent and

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Pence are wise they will come back at once. We are going to have some wind."

In the southeast a murky rainbow of clouds extended over a quarter of the horizon. The crown of this arch reached about thirty degrees above the sea line. Its upper edges were gray, with flecks of white. Then it shaded into a blue, and lower into a band of darker gray. Below it was saffron blending into a murky red at the horizon. Before Sidney and Mr. Kent had reached the raft, the breeze had died away. Forest and jungle were vociferous with the cries of birds and of animals. Herons, pelicans, sea-gulls, and other large birds swung on heavy pinions and disappeared in the west. It seemed as if every living thing were attempting to leave the island or seek shelter. A pack of monkeys was frantic with excitement, and kept up an infernal chattering in company with parrots and cockatoos. Slowly the dun arch climbed the heavens.

It was three o'clock when the raft reached the place which had been agreed upon. Sidney fired his rifle twice as a signal; and both yelled at the top of their voices. There was no response, and they both fired, and again shouted. Sidney climbed up the rocks. He called repeatedly, but there was no reply.

There was a moaning sound in the air which seemed to come from the sea. Everything was bathed in an unearthly reddish-yellow light. The trees were motionless as if cast in bronze. Ten rods

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away a crocodile lifted his jaws from the water and emitted a hoarse bellow as if in fear.

"See how fast the tide is rising!" exclaimed Mr. Kent. "You can see it rise. Look at that!"

He pointed towards the inlet. A dark ridge rose out of the lake. On the opposite shores was a moving line of white.

"Jump ashore! It's a tidal bore!" cried Sidney.

The wave came rolling towards them like the smooth billows in the wake of a steamship. It lost its force as the lake widened, but it was strong enough to hammer the raft against the rocks. They pulled the raft as high up on the beach as they could. The water rose at the rate of a foot a minute. The roar of the surf beyond the cliffs was like sullen thunder. And as yet not a breath of air.

Across the bay they saw men on the stone dock beckoning them to return. It was half-past three o'clock. They had promised to have the raft on the south shore at five. Both agreed that they must wait for Vincent and Pence. It seemed strange they did not appear.

The arch was overhead. It looked like a mass of writhing snakes. The moan in the air took a higher key. The lake was shrouded in a darkening pall.

Sidney felt a puff of hot air on his face. The moan from the sea became a roar. Three hundred feet above, the crown of a palm tree bowed to the west.

"This way, Mr. Kent!" shouted Sidney. He

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grabbed the older man by the arm and they dashed to the shelter of an overhanging rock. And not a moment too soon.

The hurricane broke on the island with a fury which seemed incarnate. A tree which had withstood the storm blasts of generations was torn from the heights above and went whirling across the lake. In a moment it was dark as night.

From where the two men were sheltered they could judge of the storm only by the tumult. It came from the southeast and passed over their heads. From above there came a torrent of water and a shower of rocks, stones and logs. It did not seem possible a human being could survive such a storm for a minute. There were occasional flashes of light. The sky became tremulous with its sickening flicker. Gradually this became more intense. Then there was a glare as if the universe had burst into flame. The hills seemed to rock in the explosion which followed. Those who grow frightened at the puny manifestations of nature in a northern thunderstorm, cannot afford to cavil at an apparent extravagance of language essential to a word picture of a tropical hurricane.

As night came on the storm increased in fury. In the flashes of lightning they saw the lake lashed into foam. The rain fell in such sheets that they could not descry the bungalow, but they feared for the safety of its occupants. They gave Vincent and Pence up as lost, and never expected to see them

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alive again. All night long they crouched under the ledge of rock; wet and hungry and sad at heart. The crash of falling timber, the rumble of tumbling rocks, the incessant reverberation of thunder, the lashing of the rain, and the spectacle of a sky afame with writhing skeins of lightning made an impression on their minds never to be effaced.

Driven before the hurricane the water of the bay steadily rose until it threatened to drive them from their place of safety. But at five o'clock there was a lull in the storm. There was a faint gleam of the dawn of day. Nature mustered her forces for one more terrific blast. When exhausted, the light broke through the clouds. As by magic the hurricane was over. The wind died to a refreshing breeze. Of a sudden, the foliage on the ridges across the bay was radiant with sunshine.

Sidney and Mr. Kent came from behind the sheltering rock. They presented a sorry sight. Their duck suits were streaked with mud and their faces tense and drawn by excitement and lack of sleep. They washed their hands and faces in the lake, and then climbed the ridge, where they obtained an unbroken view of the bay. To their delight they saw the figures of four men on the stone pier. Sidney waved his hat and was greeted by an answering signal. The people of the bungalow shouted across the water, and Sidney and Mr. Kent yelled in return. Mr. Morton, Mr. Carmody and his compan-

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ions speedily built and launched a new raft and were soon rowing to the relief of the missing ones.

"Where are Pence and Vincent?" shouted Mr. Morton, as the raft neared the shore.

"They did not return," said Sidney. "I am afraid they were lost in the storm."

Sidney would not listen to the proposition that he return with Mr. Kent to the bungalow. Though wet and hungry, he joined Mr. Morton and plunged into the forest to find the missing men, dead or alive. He was glad to learn that the bungalow had survived the hurricane with small damage, and that none of the occupants were injured.

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Chapter XX

WITH much difficulty Mr. Simon Pence scaled the heights overlooking the bay, and, aided by Vincent, finally reached the top. He cast one lingering look behind, and followed his young and sturdy companion into the half-jungle which lay before them. They found it possible, by following the cliffs along the ocean, to make fairly rapid progress. Their march was hindered by frequent gorges, but these were negotiated, and they proceeded laboriously but steadily in a southern direction.

Vincent entertained his companion with the description of a plan he had designed to supersede sprinkling carts in large cities. Mr. Pence was busy looking for snakes and did not give close attention to Mr. Vincent's ingenious scheme. The inventor and promoter did not notice this abstraction, and for an hour expounded his plans in those intervals when he was not pushing the financier up hill or helping him down.

"Our present system of watering streets is foolish and childish," said Mr. Vincent as they paused to

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rest on a boulder, where they could watch the surf dash against the cliffs three hundred feet below. "Just think of it! We have water mains running along every important street in our cities. It is piped into every house and to every room in houses if necessary. What would you think if, instead of running pipes into a house, we should draw water from a hydrant in pails and carry it into the various rooms? That would be foolish, wouldn't it?"

Mr. Pence looked nervously at a four-foot iguana—with horny scales and lizard-like tail—which was crawling along a nearby ledge.

"What's that?" he said, as Vincent waited for a reply.

Vincent repeated his proposition.

"Are those things dangerous?" asked Mr. Pence as he watched the reptile. "Look at his teeth. Let's get away from here."

"He won't hurt us," said Vincent. "Sidney Hammond told me all about those iguanas. They live on insects. There is a lizard in these countries that is very dangerous, so I have heard."

"What is it?" asked Mr. Pence.

"I don't know the name of it," said this amateur naturalist. "They jump out from behind a rock and bite your shadow. When they do this you have an awful pain in your back, and get sick and dizzy. I don't know whether it is ever fatal or not."

Simon Pence looked at his shadow, and moved back so that it was merged in the shade of a tree.

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"As I was saying," continued Vincent, "that would be a poor sort of water system. Now what I propose to do is this: Instead of having a lot of sprinkling carts, each requiring a team of horses and a driver, I propose to lay pipes along the curb of the sidewalks on both sides of the street. Every twenty feet, we will say, there will be a valve which an operator can turn. He watches his chance, and when the street is clear he turns his valve and the water rushes out of perforations in these pipes and sprinkles the street. Simple, isn't it? One man could keep a mile of street wetted down on the hottest day. We would do away with teams and wagons which take up street room. Our clumsy old sprinkling carts are always wetting people. One man with my system would take the place of five at present. What do you think of it?"

"Let's go along," said Mr. Pence. "That iguana, or whatever you call it, is coming this way."

They left the lizard to his vile devices and again entered the forest. Vincent was not in the least discouraged, and explained in detail the benefits of his plan. Shortly after noon they ate their luncheon. They rested on a ledge fronting the sea. Two miles to the south a huge crag reached out into the blue water, and beyond no land was visible. They decided to make an attempt to climb the promontory, believing that it would afford a view of the south shore, and perhaps a general survey of the island.

The brush thickened. They slowly forced their

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way through a thicket; Mr. Pence in advance. Suddenly he gave a cry of terror, and fell over Vincent in his wild retreat.

Before them stood a monster—the grotesque figure of a human being, with outstretched arms, hideous face and protruding teeth. At a glance Vincent recognized it as a stone image, and shouted reassuringly to the fleeing explorer.

In the open space before them were the massive ruins of temples and palaces; the tomb of a city which had flourished and decayed long before the dawn of recorded history. On mound and terrace were crumbling relics of a former grandeur. In places huge columns covered with carvings and hieroglyphs were yet standing, while in others the walls had fallen before the ceaseless alchemy of time. Palms burst forth from the ground, shadowing these ruins, while creeping plant and vine checkered grim walls and softened jagged outlines.

"They viewed in mute surprise thy desert grace;
At every step some palace meets the eye—
Some figure frowns, some temple courts the sky;
It seems as if that hour the verdurous earth
By genii struck, had given these fabrics birth;
Save that old Time hath flung his darkening pall
On each tree-shaded tower and pictured wall."

The ruins covered many acres, and lay back from the cliffs a distance not exceeding one hundred yards. There were traces of ancient fountains, with figures half-buried in the mud and slime of what

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once were pleasing pools. It was possible to trace the course of streets, and to mark where courts once gave distance to the display of architecture. The façades which yet stood were carved in strange designs, while grotesque figures grinned from niches. Huge monoliths were tumbled in picturesque confusion. The explorers found several chambers in which the mosaic work was well preserved. At the corners were columns of porphyry, severely simple in design, with no capital or architrave.

In the center of the ruined city was a pyramidal mound, surmounted by the wreck of what once must have been an imposing structure. Vincent climbed up this mound and gazed with awe on the grawsome figures which were scattered in odd postures around the stone floor of the temple. In one corner the floor had caved in and revealed a subterranean vault or chamber of unknown extent. Vincent lowered himself to the floor below. At first it was so dark he could not survey his surroundings, but his eyes became accustomed to the gloom. He stumbled over the uneven surface and entered a passageway leading to the left. Mr. Pence called to him from overhead, and Vincent answered; his voice sounding sepulchral as it echoed through the corridors. A fallen stone block half closed the opening into a smaller room. Vincent lit a match and entered. The walls were covered with a growth of fungus, but his eyes were riveted to a collection of carved figures of various size which lined three sides of the wall.

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They evidently were images or idols, and were ugly enough to have scared the worshippers into any confession or belief. They rested on a stone shelf formed by the top of a mosaic wainscoting which projected from the walls. Vincent picked up one of the smaller images and started back to examine it more carefully in the daylight. It seemed remarkably heavy, but he imagined it to be bronze or copper, tarnished by the rust of ages. Vincent found Mr. Pence looking down into the hole, but making no move to quit terra firma.

"See what I have found," said Vincent, handing the idol to Mr. Pence.

"What a singularly ugly thing," remarked the capitalist as he handled it gingerly. "It's awful heavy. What's it made of?"

Vincent pulled himself out of the hole and brushed the mold from his clothes. Mr. Pence looked intently at the image. He "hefted" it judiciously. It was of a rusty brown color, but smooth and well preserved.

"Remarkably heavy!" said Mr. Pence. His eyes glittered and he was much excited.

"Let me take your knife," he said. Vincent produced a knife and opened the big blade. Mr. Pence dug into the flat nose of the idol. He gave the knife a circular motion, and on the end of the blade lay a shining yellow chip.

"Gold!" he shouted. "Gold! Solid gold! Solid gold, and it weighs more than ten pounds!"

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The face of the millionaire was a study. For a moment it shone with the splendor of the gold shaving which rested in the palm of his hand. At that instant he was oblivious to his surroundings. He clenched the image tightly and regarded it with a rapt expression such as a mother lavishes on her babe. Suddenly his attitude changed. He recovered himself with a start. His face darkened. He glared at Vincent and drew back from him as in aversion.

"Where did you find this?" he almost shrieked in a voice harsh and trembling with excitement.

"Back in there," said Vincent, waving his hand away from the mouth of the cavern. "There's lots of them back there."

"Take me there! Take me there!" He dropped his voice almost to a whisper. He glanced around as if expecting some one might see or hear him.

"They belong to us," he said, laying his hand affectionately on Vincent's shoulder. "To *us*; do you understand, to *us*. We found them—you and I. They are ours, Vincent, all ours. We will divide them between us two—just you and I. Help me down there. Let me see them. Are you sure there is a lot of them? Perhaps they are not like this one. Bigger, did you say? Which way is it? How awful dark it is! Take hold of my hand!"

Before the magic of the touch of gold the natural cowardice of the elderly millionaire disappeared. Twice he fell and bruised his hands, but he did not care. They came to the vault. Vincent went in first

and lit a match. Mr. Pence gave an exclamation of delight. He rushed to one of the images, lifted it, ran his fingers lovingly over the surface and laughed with joy. The match burned out and the room was dark as midnight.

"Light another, quick!" shouted Simon Pence. "I'll tell you what you do," he exclaimed, as the match lightened up the gloom. "I will stand outside and you hand them to me, and I will carry them where we can see them."

Vincent did as he was told. He started at one end of the shelf and felt his way around, and handed the images to the outstretched hands of Mr. Pence, who carried them along the corridor and placed them in a corner of the outer room. It took an hour or more to do this, at the end of which time Vincent declared that all figures were removed. Mr. Pence was not satisfied, and with Vincent again examined the treasure vault. There were no more to be seen. He tapped the floor and sides of the room and studied as best he could by match light every crack and crevice in the crumbling walls. There was no sign of other hiding places, and reluctantly they abandoned the search. Mr. Pence rushed back to see if the images yet were there. Vincent explored the corridor for other openings but found none. He returned and joined Mr. Pence.

That gentleman was busy testing the images. As he dug into each idol and found it gold his joy knew no bounds. Vincent also was delighted. He owned

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a half interest in more property than he ever had hoped to obtain, unless by chance some of his cherished plans should find a financier. Both forgot the flight of time. They counted the idols and images and found there were sixty-three. They then attempted to estimate the weight of their treasures. They calculated the smallest one at ten pounds and the others ranged all the way up to one estimated at not less than seventy pounds. As nearly as they could judge, after carefully estimating the weight of each image, the total was about 1,575 pounds.

"How much is gold worth a pound?" asked Vincent, as he held an idol out at arm's length. He remembered that he could "hold out" a weight of thirty pounds, and this one required all of his muscular effort.

"Gold is worth about \$224 a pound," said Mr. Pence. "That is based on the amount of gold in coins. This looks like pure gold to me. It is awful soft. Don't rub that image like that; you will wear it out. What time is it?"

Vincent had no watch; neither had Mr. Pence, but they thought it was about three o'clock in the afternoon.

"We must be going back at once," said Vincent. "What are we going to do with those things? We can't carry them with us. Let's each take two of the smaller ones and start along. We can get help tomorrow and carry the rest of them to the bungalow.

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In the meanwhile we will put them back in that vault."

"What are you talking about, man?" exclaimed Simon Pence. "Go and leave this gold here? Never! Never, sir, never! Go away and leave \$350,000 in gold unguarded? I cannot think of it. You go back to camp and get help. I will remain."

"Who is going to find it or steal it?" demanded Vincent. "The chances are that no one has been here before in a thousand years. If they had been, the gold would not be here. It is as safe as in a vault in New York. Come along, Mr. Pence. How dark it is getting! What is that moaning sound? We must go back. It is going to storm."

"I will never leave this gold here!" said Mr. Pence. "It is not safe. You go back and I will remain. I am not afraid. I will stay all night if necessary. Come back in the morning and bring help and food."

"That is foolish, Mr. Pence," said Vincent. He had climbed out of the cavern and stood facing the sea.

"Come on," he said. "There is going to be an awful storm. It looks like a hurricane. Come on; you must not remain here."

"Go back, and let me alone," said Mr. Pence. "I will never, never leave here alive with this gold unguarded. I have a gun. I am not afraid. Go on back to the camp. Tell them the gold is ours—all ours. If

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I stay here and take care of it, I ought to have more than half of it. Go ahead, before the storm breaks!"

It was useless to argue with him. Vincent bade him good-bye and started on a run for Morton's Bay. He had not gone a quarter of a mile before the storm struck the island. The first blast swept him from his feet. A falling tree half buried him in its branches, and his face was scratched and bleeding. A few rods away was a gully. Struggling to his feet he ran and crawled in that direction. He remembered reaching the edge of the gully. There was a crash and a roar; Vincent saw a flash of light and lost consciousness. How long this lasted he did not know. He awoke with the rain beating on his face, and the trunk of a tree laying across his right arm. There was a dull pain in his head. The rage of the storm was demoniacal. In a violent gust of wind the tree was lifted and he was able to release his arm. So far as he could judge no bones were broken. Crawling along the ground, guided by the incessant flashes of lightning, he reached the shelter of a rock, which he shared with an iguana and a huge rock python, whose shiny scales glistened in the flame from the heavens.

The two reptiles cuddled up to the explorer. The big snake ran his flat head between Vincent's coat and his back, and lay motionless. The lizard was more nervous, and ran back and forth along the narrow ledge, but lay most of the time with his crested back resting against Vincent's right arm.

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"I was not afraid of them," Vincent explained later. "The storm was so much more frightful than they that I did not mind them. I knew that both of them were harmless, though that snake was big enough to swallow a deer or a man. But he was as scared at the storm as I was, and I tell you any company was welcome that night. I went asleep finally, and when I woke up the storm was over and the snake and lizard were gone."

Simon Pence was venturing out of his dungeon when the storm swept in from the sea. He heard the roar and dropped back in time to miss a palm tree, torn up by the roots and hurled over his head. An instant later one of the huge monoliths fell from its pedestal and crashed through the floor to the south of where he stood. He ran back and forth shouting and waving his hands in terror. From a hundred crevices the rain poured in streams upon the floor. At first it ran down the black corridor, but as the storm increased it began to rise. Inch by inch it rose. The millionaire splashed through the muddy flood and took refuge on a slab of stone which had fallen from the floor above. Here he remained all night, the waters steadily creeping toward him until at last it seemed to find an outlet to the west and remained stationary. The idols and images in the far corner were half buried in debris and water. The larger one lifted its head above the flood, and his wicked eyes gleamed in their sockets in the flashes of lightning. Blue flames of electricity ran along

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" the walls of the cavern; balls of fire and tongues of phosphorescent flame glowed in its depths. Above the roar and turmoil of the storm, Mr. Pence could hear wailing cries as of some soul in torment. It was probably his imagination, but there were sounds as if giants were struggling on the shattered floors above his head. White figures seemed to move in the glare of the lightning, and once he thought a clammy hand was laid across his neck. Did the spirits of a forgotten race visit their wrecked palaces and temples, riding on the wings of the hurricane? Here was where in the faded centuries they had lived, fought, loved, planned, struggled, conquered or failed, and when all was ended, had died. Here rested their ashes, and on these stones were the unknown inscriptions which recorded their triumphs or sorrows.

Through the long night Mr. Pence remained in this cavern and heard the storm lashing above his head. No sleep came to his eyelids. When day came and the last rumble of the thunder died away in the north, he was so cramped he could hardly move. He succeeded in wading through the water, and after much effort crawled out into the open air bringing one of the idols with him. In the warmth of the sun his clothes soon aried. He sat down beneath a tree where he could watch the opening of the cave. He closed his eyes for a moment and fell asleep.

When Vincent awoke and found himself alive and not much injured, except for a contusion on the back of his head, he hunted for the idols and soon found

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them. He was just starting to return to the ruined city when he heard a shout to the north, and the next instant the report of a gun. Vincent shouted in return, and in a few minutes saw Sidney Hammond and Palmer J. Morton coming towards him. Briefly he explained what had happened, and the three set forth for the temple where Mr. Pence was guarding the treasure. The indignation of Sidney and Mr. Morton was tempered by a fear that the millionaire had not survived the fate which his avarice had tempted.

They soon reached the temple. At first they did not observe Mr. Pence. Vincent had crawled down into the cavern and announced that no one was there before Sidney discovered the slumbering guardian under a calabash tree.

It was a pathetic figure which these three men approached. His hat had fallen to the ground, and the matted gray hair half covered the eyes of the sleeping financier. One hand was firmly clutched to the idol. In the relaxed fingers of the other hand was a stout club. The linen clothes were bedraggled in mud and slime. The right foot was in a pool of water. Were it not for the slight but regular heaving of the soiled shirt bosom, they would have thought him dead.

Mr. Morton pushed the idol with his foot. The hand of the sleeper instinctively tightened its grip. He awoke with a start, and with surprising agility sprang to his feet.

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"Back! back!" he shouted. "You shall not have it! I will die first!"

He brandished the club defiantly and swung a blow at Mr. Morton, who stepped back, and narrowly evaded it.

"Wake up, Mr. Pence," said Sidney Hammond. "You are all right! Come out of your trance; it is time to go home."

Simon Pence blinked his eyes, ran his hand over his forehead, and came to his senses. He threw himself into Sidney's arms and gave way to his emotions. When he recovered, there was no difficulty in persuading him to go back to the bungalow. In fact, he was eager to go. The experiences of the night had overmastered his rapacity. Each of the four carried one of the images, and an hour later were on the raft and soon after all the members of Social Island Colony once more were beneath the roof of the bungalow.

After a meal they repaired to their rooms and enjoyed several hours of refreshing sleep. It was late in the afternoon before the castaways recovered from the effects of the hurricane.

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Chapter XXI

MR. KENT was the first to awake. It was noon when he shook off the drowsy god and plunged into a bath. He emerged feeling better, and soon dressed and entered the club room. He found that none of his fellow castaways were awake. After a search in the store-room he provided himself with a rod, reel and a complete fishing equipment. Armed with a dip net he went to the brook, and as Sidney had predicted found no difficulty in catching a pail full of minnows. A few minutes later he was drifting over the bay on the raft.

It was not long before he located a school of pike and bass, the latter much resembling the northern weakfish. Before the minnow had been lowered ten feet, one of the bass made a rush for it. He struck hard, and for three minutes Mr. Kent was a busy and a happy man. The reel sang a cheery song, for the bass was game and did not tamely surrender. At last he was in the landing net and from thence he went into the willow basket.

In less than an hour Mr. Kent had caught a dozen

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bass and pike, which averaged four pounds. It was a fine creel of fish, and Mr. Kent paddled back to the stone pier in high satisfaction with his piscatorial prowess. He justly regarded himself as the Nimrod and the Isaac Walton of the colony.

It was not so much fun cleaning these beauties, but Mr. Kent had completed the task when he was joined by Mr. Haven. Together they prepared the late breakfast, and at four o'clock all were seated around the table. They pronounced the fish excellent, and gave Mr. Kent a vote of thanks, promising him a decoration on their return to civilization.

"Did you ever hear the story about old Pratt and his black bass?" asked Mr. Kent, addressing Mr. Morton. "I mean Pratt, of Pratt & Howe. You remember that he cleaned up five million on Lackawanna about ten years ago and never appeared on Wall street again."

"Yes, I remember him," said Mr. Morton. "I never knew what became of him, nor did I ever hear any bass story about him. What was it?"

"Pratt was a great fisherman," said Mr. Kent, as he lit a cigar. "He was a crank on the subject. He had bass suits, and trout suits, and more fishing tackle than you could load into a freight car. He was a member of the Tarpon Club in Florida, and had fishing and hunting lodges in Maine, New York, Wisconsin, Colorado, Washington, and other states. He had caught salmon in Washington, black trout in Colorado, pickerel in Minnesota, black bass in

Wisconsin, mucallonge in Michigan, trout in New York, blue fish in Florida, tarpon in Texas, tuna on the Pacific coast, and shark off the shores of Maine. He had joined a fishing crew and risked his life for cod on the banks of Newfoundland; he knew every bass hole in the Potomac; the mud cat of the Mississippi was his personal friend; and he knew the sheeps-head of the Gulf of Mexico as you know Broadway. He had fished for tunny in the Mediterranean, for sword fish in Indian waters, and had defied pirates in order to despoil the Chinese seas. From the fiords of Norway to the coves of Cape Colony he cast his lines and not in vain.

"Then Pratt became *blasé*. He had caught everything worth catching. He had harpooned a whale and vanquished a basking shark. There were no more fish worlds for him to conquer. Sad at heart, he returned to America, and from sheer force of habit went to Wisconsin. His favorite fish was the black bass. It was his belief that a black bass had more game in his make up, ounce for ounce, than any other fish. He held the record on black bass. Pratt was the only man in America who ever landed an eight pound small-mouth black bass. Mounted, this monster rests in the Smithsonian Institute in Washington.

"Well, Pratt went to Wisconsin. He had a lodge on a lake which was full of black bass. The lake was about four miles long and from one to three miles wide. In all it covered about ten square miles,

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and was surrounded by timber and farming lands. Pratt sat out in front of his lodge and looked at the lake. He knew every place where bass could be found. He knew that he could catch a dozen in two hours. What was the use? He hated life. Its fishy glass had been drained to the dregs.

"He gazed languidly at the lake. A bass broke from the water not a hundred yards away; his black scales gleaming in the sunlight. The ripples ran in a widening circle. Pratt had a thought. He jumped to his feet.

"'By thunder! I will do it,'" he exclaimed.

"He went to the nearby village and found a real estate man, and instructed him to buy every foot of land around the lake. This took a month, and cost him about \$300,000. Finally he had every front foot of the thirty miles of shore. The lake was his. It had but a single outlet and was fed entirely by springs. At great expense Pratt drained this lake.

"He drained it and took from it every fish. All save one he dumped into the stream below, which was yet fed by the springs. He let the sun beat on the former bed of the lake, and by the aid of chemicals killed every germ of life in it. In the meantime the one bass he had saved was in a big tank he had built. Late in the fall he dammed up the head of the stream and let the lake again cover its bed. Before snow flew it was again at its normal depth.

"Pratt then took that one black bass from the tank and put it back into the lake.

"'Anyone can catch bass when a lake is full of them,' he said, 'but it takes a blamed good man to catch the only fish that swims in ten square miles of water. I will spend the rest of my life trying to catch that fish.'

"The next day it turned cold," continued Mr. Kent, "and the lake froze solid. Pratt was too fair a fisherman to drop a line through a hole in the ice, so he would walk or skate around the lake and wonder where in the dickens that black bass was. It was a long winter, and it seemed as if the ice never would melt, but at last it did, and in the spring Pratt got his tackle and bait into shape and rowed out ir.to the lake. He had frogs and minnows and worms, and fished with all of them. All day long he fished up and down, but neither saw nor felt a sign of the bass. Day after day he fished with the same result. Spring merged into summer and nothing happened.

"Every one in the little country town knew about old Pratt's scheme and they were much interested. They thought that a man who would spend \$300,000 for the sake of catching one six pound bass was a hot sport—and he was.

"One day Pratt came into the village tavern. He walked up to the bar and pounded it with his fist.

"'Give me a drink and send for every one in town,' he said. 'It is my treat, and I am going to make it a good one.'

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"Have you caught the bass, Mr. Pratt?" asked the innkeeper.

"No, but I saw him break not half a mile away," said Pratt. "He is there all right, and he is feeling fine. He jumped three feet out of water."

Pratt had the town in a furor for a week. All business was suspended. Then he went back to his fishing. Nothing happened during the remainder of the summer or fall, and winter again locked the bass under a roof of ice.

Next season came earlier and Pratt went to work with renewed vigor. For two months no sign of the fish was seen, but one night Pratt came into the town in great excitement. He had had a strike. The bass fought for ten minutes, and broke the hook just when Pratt was ready to land him. The town was his the better part of a month. Then Pratt went back again.

The third year found Pratt still at it. One day he was casting in the middle of the lake when he saw a barelegged boy come down to the edge of the shore about a mile away. He cut a pole from a small hickory tree and tied a string to it. Pratt shouted at the boy, but he paid no attention. The boy baited a bent pin with a piece of salt pork, and cast it into the water. Pratt yelled at him again, and started to row across the lake. When he was about a hundred yards from shore he looked around just in time to see that kid haul a big black bass from the lake. The lad threw him over his head and the line caught

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in the branches of a tree and the bass hung there.

"Pratt gave one look at the bass and the boy. He did not say a word. He threw his tackle into the water, rowed across the lake, set fire to his house, and has not been seen since."

"Like all fish stories, I suppose this is a true one," said Mr. Carmody. "I anticipated, when you had outlined the story, that Pratt would catch that bass the first time he went fishing. That would have been almost as great a disappointment as the one which happened."

"Some of the villagers deny that a boy caught the bass," said Mr. Kent. "Bill Briggs, the town blacksmith, is authority for the statement that the bass was not caught at all. He says that old Pratt had a strike, and after a fight with a fish that lasted half an hour, he landed him. It was a twelve pound catfish. Pratt was so mad that he threw everything overboard and left the lake never to return."

All adjourned to the veranda, and Mr. Carmody brought up the subject of building a boat with which to escape to the mainland. Sidney Hammond said it was useless to continue the exploration of the island. In his opinion it was about ten miles long, running north and south, and probably four or five miles wide. The snow-capped mountain undoubtedly belonged to the range forming the backbone of Mexico and Central America. It was sufficient to know that they were not more than one hundred and

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fifty miles from the mainland. Sidney suggested that a man be detailed to watch the ocean each day from the gateway to the bay, and volunteered his services for the morrow. It was decided to erect a flagstaff at this point and float a white flag from it as a signal of distress.

"We will begin the building of a boat or raft to-morrow," said Mr. Carmody, the chairman of the Committee on Escape. "I have my plans practically completed, and I will submit them to you now for approval, rejection or modification. My suggestion is that we build a raft in the form of a house-boat. I doubt if we have the materials with which to construct a lifeboat, with pointed bows and stern. Again, such a boat is not nearly as safe as a raft. From what Hammond has learned, I am of the opinion that any number of ships pass to the east of us at a distance not exceeding twenty-five miles. While our objective point is the mainland, we must calculate on the possibility of being blown to the east. The Gulf of Mexico and the Caribbean Sea are thronged with ships of all kinds. It is likely that this island lies a little off the regular course of traffic, but we are certain to sight some vessel in short order. Therefore I favor a craft which will have more of safety than of speed."

"That is my idea exactly," said Mr. Morton. "I believe we will be picked up inside of forty-eight hours at the most. We must construct a raft or houseboat which can survive any ordinary storm.

Even if the waves do beat over it occasionally, our plight will be much better than if our boat were capsized in the first heavy sea."

"No ordinary wave will beat over the raft I have planned," said Mr. Carmody, producing a rough sketch of the plans. "I propose a craft forty feet long and fourteen feet wide. It will be square at both ends. We will frame the hull out of solid timber. I notice that there are some tall, straight trees back of the bungalow which will serve admirably for our purpose. I do not know the name of the tree, but the wood, though light, is as tenacious as yellow pine. I have built many ships and barges, and we have the tools and materials to do a good job. The best plan will be to frame the hull on shore, and then take it apart and put it together again in the water. Of course we could build the raft complete and launch it from the stone pier, but it will be safer to build it from the water."

"Then you will build a house on this foundation, I suppose," said Mr. Rockwell.

"We will build a house or cabin eight by twenty-four feet," said Mr. Carmody. "It will be high enough to stand upright in. There will be three staterooms, each with two sleeping bunks. Then there will be a combined kitchen, dining-room and storeroom. This cabin will be braced in every direction, and I have worked out a plan by which no ordinary sea can cause serious trouble. In a very severe storm we can take refuge on the roof of

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the cabin. A raft built like this will ride the waves safely. People have lived for months on a flat raft and have survived awful storms. We should be able to get along for a few days with a well-constructed houseboat."

Mr. Carmody's plans also provided for six oars or sweeps and a rudder. Through the roof of the cabin two masts were stepped, each carrying a boom and a three-cornered sail. He had found a pile of canvass awnings which had not yet been put in place on the windows of the bungalow. These promised to make excellent sails. For two hours the houseboat was discussed, and the plan suggested by Mr. Carmody was adopted. It was decided to begin work on the boat early the following morning, and Mr. Carmody predicted that the eight members of the colony would complete the task in a week, or at the outside in ten days. There was a large amount of lumber piled up back of the storehouse, and it was not thought likely that it would be necessary to destroy any part of the bungalow in order to obtain extra building material.

While Mr. Carmody and others went to select the trees for the frame work of the houseboat, Sidney and Mr. Kent rowed across the bay and took an observation from the rock overlooking the inlet. There was no vessel in sight, though Sidney thought he could trace a line of smoke at the edge of the southeastern horizon. They felled a tall pine tree and trimmed it for a flagstaff. Early the following

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morning five of the men raised the pole on the rock, having first provided a flag which they nailed to the top.

Sidney and Mr. Kent watched the sun as it dropped behind the western ridge of hills. The air was remarkably clear, and the snow-capped mountain peak showed plain in the purple distance.

"This island is a great mystery to me," said Hammond. He was looking at the mountain. Its base faded away as the sun declined, but the top glowed like a pearl where the light yet reflected from the dazzling snow.

"There are few peaks like that on the American continent," said Sidney. "I have been looking up the subject of high mountains along the American coast. We surely are more than a thousand miles west of New York and we are in tropical waters. The coast of South America swings away east of New York, so we cannot be there. I can find but two places which coincide with the time indicated by our watches."

"What are they?" asked Mr. Kent.

"The Caribbean Sea along the east coast of Yucatan and Belize, and the east coast of old Mexico along the Gulf of Mexico," said Sidney. "There are no such peaks as that visible from the east coast of Yucatan, to say nothing of from islands yet farther east. Cape Catoche, the east point of Yucatan, is in just the same longitude as Chicago. We are west of that. The only waters west are those of the Gulf and the Bay of Campeachy, a part of the

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Gulf forming the northern boundary of Yucatan and Tabasco, and the eastern shore of the southern portion of Vera Cruz. From these waters you can see the gigantic peaks of the volcanoes Popocatapetl and Orizaba."

"Do you think that is one of them?" asked Mr. Kent, looking at the mountain, whose very top yet showed white and pink in the last rays of the sun.

"That mountain is Popocatapetl, unless I am much mistaken," said Hammond. "But there is no island on the map east or southeast of it. An island the size of this should show on a good map of Mexico, and there are two modern and excellent ones in our library."

"It is too deep a problem for me," said Mr. Kent. "It is getting dark. Let's be getting back to camp."

They reached the bungalow in time to partake of a light repast, including some excellent berries which Mr. Haven had found on the edge of the south jungle. It was a cool and pleasant evening, and after work was done chairs were placed on the veranda, cigars lit, and a general discussion followed. It was that part of the day when

"The night-eyed insect tribes
Waked to their portion of the cycling hours."

Tree and thicket were sparkling with myriads of fireflies. Bats and vampires circled on dark pinions, and various night birds and animals sounded their

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notes in the depths of the tropical forest. The muffled boom of the surf came in from the ocean.

When the cigars were lit, Mr. Carmody renewed the discussion which started on the evening preceding the hurricane. Space does not permit more than a brief synopsis of these debates. Mr. Carmody kept a record of the talks held in the bungalow, and has promised to make them public in the near future. He has kindly permitted the author to use two of these interesting discussions, one of which forms the subject for a later chapter. This Friday evening they discussed the question of competition. Mr. Kent declared that the trusts had suppressed competition, and should be abolished by law. Sidney Hammond contended that the law could not reach the trusts without abrogating the right of contract and the liberty of the individual. He said it was not possible to enforce a law forbidding a man to buy or sell property without revolutionizing all property laws. If a man could buy one factory he could buy a hundred or a thousand.

"You cannot place a legal limit on a man's right to buy or sell," said Sidney. "If it is proper to consolidate two railroads it is proper to consolidate all of them. Any legislation to the contrary is as radical as confiscation."

Mr. Carmody called attention to the singular fact that while war is a curse,—destroying lives, morals and property,—yet business is never so good as when nations are at war.

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"That is because we manufacture to sell and not to use," said Sidney. "War checks overproduction. If we overproduce now, what will we do with the machinery of the future? Much of our existing machinery is crude. Three-fourths of it should be discarded. The time is dawning when labor will be an insignificant factor in production. The unhappy day is coming when there will be no work. What will people do for a living when the machines do all the work? We are approaching that condition. The average man of to-day is twenty times as productive as was the man of seventy years ago. Just think of that! Consider what it means! Your modern workman weighs 3,200 pounds and has the stomach of a man weighing 160 pounds. He can produce in two weeks, as much as the man in Washington's time could in a year. Is he that much better off? He is some better off without a doubt; no well-posted man will deny that. He has lost his independence, it is true, but ideal liberty and prosperity are not correlative conditions. What will our workman do when his working weight and strength is ten thousand pounds, and his stomach the same size as now?"

Sidney held that competition between individuals no longer was possible for the reason that there were no individuals, in an economic sense. Corporations had displaced individuals. Therefore the only competition yet possible is between corporations. Since the tendency of all private corporations is to unite

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in the form of trusts, there remains one possible competitor—the government. The government had,—in the constitution,—a franchise permitting it to do anything to "provide for the general welfare of the people." Its right to build railroads was specifically granted in Article I, section 8, paragraph 7, in which the government is given the power to establish post-offices and post roads. A railroad is a post road. The government, he held, was already in the manufacturing business and there was nothing to prevent its entering into competition with any trust or monopoly.

Mr. Rockwell said there now was too much corruption in public offices, and that it would be far worse if the government enlarged its scope, and became a manufacturer. Sidney replied that the present corruption was caused by the authorized agents of trusts, dishonest corporations and capitalists. It was the legislative, and not the mechanical and operative branches of the government which were corrupted. There were few scandals in the Post-office Department, Weather Bureau or Lighthouse Board. The passage and enforcement of a law making bribery of a public official a crime punishable by death or life imprisonment for all implicated, would tend to lessen the abuse. No honest man could oppose such a law.

At an early hour all retired in anticipation of a hard day's work on the morrow.

LIFE IN THE BUNGALOW

Chapter XXII

JOHN M. ROCKWELL never displayed greater skill in the choice of lieutenants than in the selection of L. Sylvester Vincent as General Superintendent of Social Island. Mr. Vincent proved to be a most capable manager. He formulated a set of rules and enforced them with the tact of the born executive. There is a ~~co~~ncocracy about a kitchen which frowns on wealth and position. While Mr. Morton, Mr. Carmody, Mr. Rockwell or other millionaire members of Social Island Colony were cleaning pots and kettles, or watching that the toast did not burn, Mr. Vincent would engage them with an eloquent explanation of some new scheme which had originated in his fertile brain. Since the discovery of the golden idols in which Mr. Vincent had an interest worth at least \$175,000, that gentleman advanced himself several points in the social and financial plane; but he was too shrewd to be presumptuous. He became more and more popular with his associates, who discovered that some of his plans possessed merit, though others were beyond the pale of practicability.

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On Saturday night, two days after the hurricane, the weather turned very warm. From ten o'clock in the morning until five in the afternoon, the sun beat upon the island with tropical heat. It was fairly cool in the shade of the trees, but unbearable in the open. There being slight reason to anticipate any favorable change, it was agreed to arrange such a division of the hours as should best conduce to comfort and to expediting work on the boat.

At the suggestion of Mr. Rockwell it was decided that all should arise in the morning in time to have breakfast as soon as it was daylight. At half-past two they were out of bed, and by four o'clock were hard at work. It was cool in these early hours, and all worked with a vigor which gave them a ravenous appetite for the substantial meal served at ten o'clock. The sun was then high in the heavens, and it was no longer safe to work. During the hours from eleven until five, the castaways enjoyed the delights of a siesta. The bungalow was well shaded with palms. With the electric fans in motion, these afternoon naps were most refreshing.

Mr. Morton, Mr. Kent and Mr. Hammond found the hammocks on the veranda more to their liking. The somnolent hum of the forest; the languorous fragrance of tropical flowers; the distant boom of the surf, as it broke against the rocks beyond the bay, all wooed sleep. At five o'clock in the evening the darts of the sun became entangled in the foliage of

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the western hills, and the shadows of palm and magnolia slanted across the open space, which served as a workyard. All were aroused, and after partaking of fruit or a light luncheon, returned to their labors. Three hours were thus stolen from the angry sun in the cool of the evening, and a total of at least eight hours devoted to work during the day. At eight o'clock in the evening dinner was ready, and at half-past ten the toilers retired for the night. Eight hours for work, eight for sleep, and eight for recreation was the diurnal routine at Social Island bungalow.

The supply of bread left by Hestor was exhausted in three or four days. There was an abundance of flour, and for a time "baking powder biscuits" enjoyed much popularity, but it was not lasting.

"I would like a slice of good old-fashioned home-made bread," said Mr. Rockwell one afternoon, and he voiced the common desire.

"I know how to make bread," said Mr. Pence. "I learned when I was a young man, and I could make it yet if we only had some yeast. I used to make mighty fine bread. It cost less than half what the bakers charged for it."

"There is a package of yeast stuff in the store-room," said Mr. Vincent. "It is the kind of yeast,—so the box says,—that will keep for years." He brought in the package and Mr. Pence examined it critically.

"I don't know about this stuff," he said. "It is probably some new-fangled thing, and I am always

afraid of these new rinktums. I made my own yeast out of hops."

"Go ahead and try it, Simon," said Mr. Kent. "It may be all right. Are there full directions on it?"

Mr. Pence found explicit instructions on the package, which was labeled "Yeast Foam." He said he was afraid he would spoil a lot of flour, but finally consented to make the attempt. All adjourned to the kitchen to watch the new baker. Mr. Pence put on a long white apron. Mr. Kent made a white paper cap and placed it on the head of the financier. Mr. Pence poured out a quantity of flour, added small portions of salt and sugar, and mixed the combination thoroughly. In the meantime the cake of "yeast foam" had been dissolved in warm water. Mr. Pence scooped a hole in the center of the flour and poured in a quantity of warm water. To this he added the dissolved yeast. He manipulated the flour so as to form a pasty mixture, which reposed in the center of an amphitheater of flour. Then he washed his hands of the yeast and flour, and took off cap and apron.

"That is the 'sponge,'" said Simon Pence, while the others listened with great admiration. "If that stuff is any good, it will ferment and rise in a few hours. If it does, we will have some bread. If not, I have wasted thirty cents worth of flour. Let us hope for the best."

Mr. Pence watched the "sponge" as does a mother a sick babe. From time to time Mr. Vincent carried

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news bulletins to the ship builders, who were hard at work in the rear of the bungalow, felling trees for the raft or houseboat.

"It has started to come up!" he announced, as a seventy foot tree came crashing down after the well-directed blows of Palmer J. Morton.

"Good!" said Mr. Kent, as he lopped off a limb. "Tell Simon to keep his nerve and not get excited. We are all pulling for him to win."

Half an hour later Vincent announced that the "sponge" had risen fully half an inch.

"Looks like a good thing, does it?" said Mr. Kent. "See here, Haven; I'll go in and buy a thousand shares of this bread stock for a further rise. It looks like a strong bull market."

"I will bet you a thousand dollars it don't rise three inches more," said Mr. Haven.

"That's a bet," said Mr. Kent promptly. "Let's go in and measure it."

They did so with a foot rule, and it was agreed that Mr. Pence should be referee. Mr. Haven seemed much pleased with his bet, and winked at the financier baker.

"No funny business about this! You play fair, Simon, and give that 'sponge,'—or whatever you call it,—a fair show," said Mr. Kent.

"I won't touch it," said Mr. Pence. "It will take it three hours yet to get through rising."

"Give it all the time it needs, and let me have a square deal," said Mr. Kent.

Mr. Haven proposed another thousand dollar bet, but Mr. Kent was suspicious, and went back to work.

An hour or so later Vincent announced that the "sponge" was up an inch and a half, and that it looked "sort of bubbly." The party adjourned to the kitchen, and solemnly inspected it. Mr. Haven was still anxious to make another bet, but Mr. Kent would have none of it.

"You have some inside information on this 'sponge' business," he said. "I will compromise right now for five hundred, and take my loss."

"Nine hundred is the best I will do," said Mr. Haven. "Simon told me on the start that two inches was a big rise for a bread 'sponge.'"

"You seem to be better posted on bread than on Sugar," observed Mr. Kent savagely. "I will stand pat. Perhaps this new kind of yeast will fool you and Pence."

But it did not. The "sponge" swelled another inch and quit. It was at least an inch below Mr. Kent's estimate, and that gentleman sorrowfully admitted his defeat. Mr. Pence again donned his apron and cap; rolled up his sleeves, and began to knead the bread. He displayed much deftness in this operation. Starting from the inside of the pile of flour, he worked the white flakes into the "sponge," which grew in size and whiteness. For half an hour he toiled at this work. Then he put the plump mass back in the bread pan. Four hours later he kneaded it again, and it was now a huge light ball, and Mr.

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Pence was much elated. Two hours later he cut it into smaller pieces, kneaded it slightly, and put it in the small bread pans and after it had again "raised," he placed the pans in the oven. After an hour's baking, Vincent and Mr. Pence took from the oven eight loaves of bread, of which any housewife might well have been proud. The tops were a perfect yellow-brown, and the texture was of that firm but light nature which marks the apex of the baker's art.

In the search for suitable timber, Sidney Hammond had chopped down a tree containing a store of honey, and had made the further discovery that tropical bees are stingless. Fresh bread and honey were a notable addition to the *ménú* of Social Island, and Mr. Pence was awarded no end of praise. So thoroughly was he reinstated in the good opinion of the colony that it was agreed that all should make a trip to the ruined city, and help bring into camp the gold idols which had been discovered by Vincent and Mr. Pence. In fact, they made two trips, and reduced the supply to such an extent that the owners of the gold were able to recover the remaining idols at their leisure. At Mr. Pence's request these images were placed in his room, and he watched them with a vigilance as if this tropical wilderness were infested with professional burglars.

In accordance with Sidney Hammond's suggestion, a watch was maintained on top of the big rock overlooking the ocean, where the flagstaff had been

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erected. Mr. Carmody was assigned to this duty on Saturday. He rowed across the lake in the early morning, taking with him a rifle, a book, and luncheon.

It was a lonely but not unattractive vigil, which the famous manufacturer and magnate held for ten hours. Beneath the shade of a magnolia tree, he found a spot where he could survey the water horizon. For a time the book held his attention. A pleasant breeze came in from the sea. His thoughts wandered away from the beautiful tropical prison, and again he was in New York. Helen stood in the doorway to meet him. There was a glad smile on her lips as she rushed forward and threw her arms around his neck and wept for joy. His old friends came in to see him, and warmly congratulated him on his safe return. Seated in the spacious drawing-room of the Carmody mansion he told them the wonderful story of the adventures which had befallen him since leaving New York. In his dream he seemed to have forgotten the fact that he and his companions were lured away. On the contrary, they had made this cruise for pleasure, and had been so fortunate as to find a beautiful island in a tropical sea, where for a time they rested from the work and worry of the metropolis. Then the scene changed, and he was in his Broadway office, leaning back in his chair with his hand resting on his desk. The door opened and his private secretary entered; something damp fell and struck him on the hand.

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He woke with a start. A little green lizard was crawling up his hand, with half of its body yet on the opened book, which rested by the edge of the rock. The beady red eyes of the lizard twinkled good-naturedly, but Mr. Carmody tumbled the explorer to the ground and rose to his feet. He looked at his watch. He had been asleep two hours. His eyes roved over the ocean.

A sail showed on the southeastern sea-rim! It was low down in the waters, but the air was wonderfully clear, and he could see that it was a large three-masted vessel. More than that, it was coming in his direction. Mr. Carmody watched the craft intently and ate his luncheon. The ship was now perceptibly nearer. With the glass he saw that it was a brigantine; square rigged on the fore mast and schooner rigged on the main and mizzen masts. Then the craft took a long tack out to sea and nearly disappeared, but it turned again and rapidly headed in a northwesterly direction. Mile by mile it approached, until with the glass he saw the sailors on her decks.

"They must see the white flag on this cliff!" he said to himself. They were not three miles away. Mr. Carmody stood on the highest point and waved his handkerchief. Nearer and nearer came the ship. He fired the rifle again and again. Could they see him? Would they understand? He plainly saw the lifeboats and the chart house of the oncoming vessel. Her masts rocked gracefully in the swell of the ocean.

He saw the jibs flutter in the fresh breeze. The bow swung to starboard; the long hull of the ship stood for a moment broadside to the shore; the huge sails flopped in the wind as she "came about;" they flattened as the ship obeyed the rudder; the masts careened and steadied; the foam showed white at her bows, and the ship stood away to the northeast on a starboard tack. Mr. Carmody saw the wheelman without the aid of a glass, and could see the faces of the sailors as the ship stood broadside the moment before she again went out to sea.

"They are scoundrels to pay no heed to a flag of distress!" he said aloud as the ship swiftly receded, and at last became a mere speck in the northeastern horizon. It was a sad awakening from a happy dream. Alas! how often we sail proudly by the fluttering rags of distress! Life's marooned are on islands in every metropolis. The battered hulls of humanity go down in sight and hearing of prosperous voyagers. Storm-tossed sailors, unable to breast life's tempestuous seas, perish on society's coasts, and no lifeboat puts out from shore. The wrecker burns his false lights along the rocks.

The indignation of Mr. Carmody was shared by his companions, but they regarded it as a hopeful sign that two ships already had been seen from the rocks. This proved beyond doubt that these waters were frequented by traffic, and there was a chance that some generous skipper might recognize their flag of distress.

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Sunday was observed as a day of rest. No work, other than the routine of housekeeping was performed. In the afternoon Sidney and Mr. Kent visited the park and brought back a fresh stock of bananas. On the preceding day Mr. Kent had shot a fine deer, and the Sunday dinner was excellent. Mr. Rockwell read aloud a chapter from the Bible, and made a short address, in which he said they had reason to thank Providence for having protected them in many perils on land and sea. He followed with an earnest prayer, in which he returned thanks to God for his manifold blessings and invoked His assistance in their future undertakings.

In the cool of the evening all were gathered on the broad veranda. Mr. Rockwell brought up the subject which had been discussed on preceding evenings.

"I have endeavored to follow you closely, Mr. Hammond," said Mr. Rockwell. "As I understand your position, you consider the trust form of industry a step in advance. You do not believe that we should return to the petty competition between small manufacturers, and you hold that in wiping out middlemen, the trusts have performed a service to society. You claim that the owners of the various trusts are now responsible for the continuance of the industrial prosperity of the country, and predict that they would be held to a strict accountability if anything happens to cause a general suspension of business. You assert that trust profits are so large that

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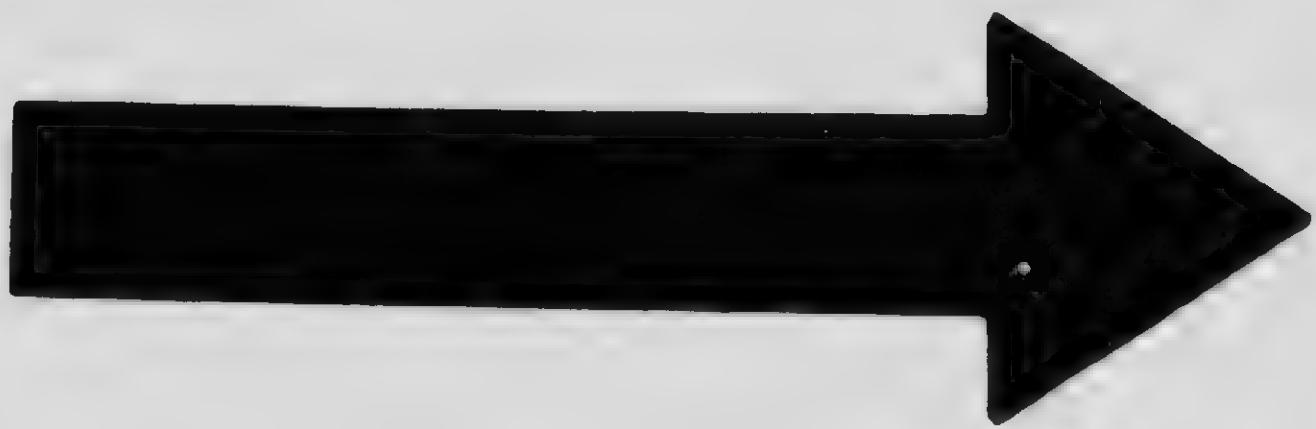
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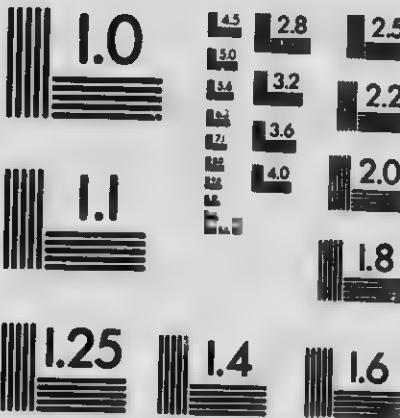
an overproduction of manufactured goods is certain to be created; followed by a general shut-down of shops and mills. You also claim that workmen cannot save money to protect themselves against hard times, and that any general attempt on the part of the people to hoard money will precipitate a financial panic. You believe that the banks, by controlling money, have a commanding advantage, and that they are responsible for the large fortunes now owned by a small fraction, and assert that eventually they will own everything. You say that no law to suppress trusts can be enforced, and you charge most of the corruption among public officials to bribery by trusts, corporations and unscrupulous capitalists. You contend that the government has a right to go into business of any kind, and state that it should compete with banks and trusts. This you offer as a remedy. Have I stated your position accurately?"

"You have stated it succinctly and accurately," said Mr. Hammond.

"I agree with much of your premise, but not with your remedy," said Mr. Rockwell. "I admit that many of the arguments you have advanced are new to me. You have presented certain of these in a logical light. Of course I am familiar with the facts, but it is possible to reach different conclusions from admitted facts. I do not endorse your remedy. I am willing to admit that a remedy must be found, and agree with you that no adequate one is under general consideration."



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"What would you suggest?" asked Sidney.

"I do not believe in any cure-all; any general panacea for bodily or social ills," said Mr. Rockwell. "In the first place, the trusts have not monopolized all the fields of endeavor, and never will. There are thousands of specialties in which competition yet is strong, the very nature of which renders their consolidation impossible. Those men who are displaced in the fields now occupied by trusts, will seek and occupy these undeveloped avenues of industry. The spur of necessity will give rise to new industries. There thus will be found a wide opportunity for new capital and new labor. Then there is the enormous agricultural class. They are not menaced by trusts. In fact, they are aided by them. They are enabled to buy the products of the factories at cheaper prices. Thus I claim that the trust will and should continue to hold control of certain industries and certain sources of raw material, which by nature are fitted for general ownership by a single corporation. Policy will dictate to such trusts a continuance of low prices and good wages. The men who work for them should be allowed to invest their savings with the trusts. They should be permitted to withdraw such savings at any time. Thus when an overproduction happens, the workman is represented by surplus earnings, and the trust by a surplus product. Both labor and capital will have a financial interest in that surplus. The savings of the workman will be absolutely safe; since back of

them are the overproduced goods which caused the shut down. Let a law be passed that the workman's claim shall constitute a first lien on the corporation. He will be amply insured, and can withstand any ordinary siege of depression or hard times.

"In the matter of the corruption of officials," continued Mr. Rockwell, "I have reason to believe it is on the decline. The big trusts need no more favorable legislation. Naturally they will resist measures intended to cripple them. That is the law of self-defense. The trust has become a necessary institution, and anything which menaces it menaces the entire industrial community. If, as you say, the trust is to be held responsible for the general welfare of the people, the people should see that the interests of trusts are not endangered by adverse legislation. I am unalterably opposed to government interference in private or business affairs. These are functions beyond the legitimate province of a government. The development and management of industries must be left to private initiative. If the government ever threatens to go into competition with trusts or railroad companies, it will disturb values, and perhaps precipitate a panic. The value of every stock and bond will be menaced. Thousands will be ruined. Trusts cannot compete with a government selling its products at or near cost price."

"Then you regard the government as a very dangerous competitor?" said Sidney.

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"I do not believe any concern could pay reasonable dividends against government competition," said Mr. Rockwell.

"Most antagonists to governmental industries base their opposition on the charge that the government is not capable of competing with private industry," said Sidney. "You and a number of others take the opposite view and claim you cannot compete against the government. Those of us who favor government ownership and operation of industries cannot induce the opposition to unite on an argument against us. Some say the government will fail; hence government ownership is a bad move. Some say the government will succeed; hence government ownership is a bad move. Surely one of these propositions is wrong. If the government is doomed to failure, why should private interests tremble? If it is destined to succeed, why should the people hesitate? Mr. Rockwell has stated the trust argument fairly and frankly. There is much to be said in favor of his proposal. So far as the men in the employ of the trusts are concerned, their interests are better conserved than under the competitive era which has passed away. Their positions are more secure; their pay is as high, or higher, and Mr. Rockwell's suggestion of a method of saving money is immeasurably better than a savings bank. But how about the people who are not interested in trusts, either as stockholders or employees? Have they anything to say about it? Are they to be consulted? You tell

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them no. You advise them to turn their attention to other industries. You inform them that for all time your corporation has assumed charge of a certain industry, for which you own or control the raw material and the machinery of production and distribution, and you tell them you will tolerate no competition. You have made a satisfactory alliance with your workmen, and you promise the public that you will not charge it more than is necessary to yield reasonable profits. Have I stated your position correctly?"

"Yes," said Mr. Rockwell.

"You have enunciated a pure example of atavism," said Sidney Hammond. "You are defending a reversion to feudalism. The ancient barons ruled by combined force and kindness. They convinced their subjects that without the institution of feudalism and vassalage the mass of the people would perish. As modern barons of manufacture and commerce, you propose to conciliate two classes of subjects: your employees, and your customers. You promise to be kind to your employees, and give them work when it is possible or profitable to operate your shops. You promise your customers—the entire public—that you will impose on them only such terms, taxes and tariffs as are necessary to support your new feudalism. You therefore place these profits at as high a point as the public will stand without rebellion. This was exactly the policy of the barons of old. They had the right to call on their

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vassals to bear arms; not only for the defense of the barons and for the perpetuity of feudalism, but for the alleged self-defense of the vassals themselves. Our modern barons call on their subjects for votes, and make the same pleas, the same arguments, and the same threats as did the barons of old.

"The old barons insisted that the interests of feudalism and vassals were identical," continued Sidney. "To-day we say that the interests of trusts and labor are identical. All of our fine platitudes and schoolbook shibboleths are swept into the rubbish heap. The 'independent voter;' the 'free-born American citizen;' the 'will of the untrammeled electorate;' the 'calm verdict of a free people'—these are meaningless phrases. If the new feudalism be right, our voting system is wrong. Since this form of industry will best thrive if trust owners are permitted to formulate and execute their plans without interference, why should we go through the form of voting? Since trusts have assumed the responsibility for the welfare of the people, why should labor be asked to pass on measures for its own good? Why should the public be permitted to have a chance to pass a law which may cripple trusts, and distress all who are dependent on trust prosperity? I submit in all candor, and with no desire to be sarcastic or unfair, that if the trust system of industry is to become a permanent institution, that the legislative and executive heads of our government must take

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no further legal steps against the interests of those who own these trusts and give employment to the people."

"The people are not going to tolerate any such system," said Mr. Kent, angrily. "I admit that the trusts have no difficulty in persuading or intimidating their workmen; but as I have said before, the average workman is a fool and not worth discussing or saving. If he ever had any independence, he has lost it. He is afraid of his job. He looks up to the man who owns the shop as if he were a god. But there are millions of people in this country who do not work for trusts. They are getting pretty hot about this thing. They are the people who own their own homes, and who pay about all of the taxes. They are the great middle class. They always have run this country and always will. They are getting the worst of it from all sides. They have money to invest and no place to put it. Do you think we are going to permit fifty or sixty trusts to run this country? Not in a thousand years! I am in favor of smashing all trusts!"

"I am not in favor of smashing anything," said Sidney. "The trusts won their present position through successful competition. They can be regulated or displaced only by successful competition. Let us look at this thing calmly. The true statesman is the man who advocates some law or plan which the people are certain to adopt. Now, the people are not fond of reform. They do not like to pass laws.

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They hate to think of legislation. They will suffer for years under admitted ills rather than rise and overthrow them. The inertia of a big nation is something prodigious. Once started, its momentum is so vast as to be incalculable. The people reach conclusions by the process of elimination. If an evil exists and there be three or a dozen remedies for it, none will be adopted. As this evil increases, the remedies decrease. Palliatives which once would have been effective, are discarded. One by one the possible avenues of relief are closed. If two possible remedies remain, the people are interested but motionless. Close one of them, so that a single remedy remains. The mass begins to move. It is a glacier; the foundations of the earth stand not in its way.

"In 1770 there were a score of ways in which the British monarchy could have appeased the American colonies. The people murmured at their wrongs. They had no thought of independence. They dreamed not of revolt against the admitted sovereignty of England. Evils existed, but no dominant faction centered its energies upon a reform, and respectfully but firmly demanded redress. One by one the gates of relief were barred. One by one their liberties were encroached upon. In 1776 these three millions of people awoke to the fact that there was but one remedy left. It was armed revolt and independence. They pledged their lives and their sacred honor and adopted the motto, 'Liberty or Death.'

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Not until independence by force of arms was the only thoroughfare, did the people irresistibly move toward the goal.

"The greed and inhumanity of our ancestors planted slavery on American soil. The cowardice of the framers of our Constitution engrafted human bondage in that document. The avenues of escape from slavery in 1787 were numerous. The people recognized the evil but made no move. The slaves were few. Our forefathers dreamed that the institution would disappear. They could have liberated the slaves and recompensed the owners. Slavery grew with the years. The invention of the cotton gin established it as a seemingly necessary institution. The South rejected all compromises. One by one they closed the gates. War was precipitated. There came a time when no alternative remained. There was but one remedy for slavery—freedom, by force of arms. The people adopted that remedy. Slave property was confiscated.

"You may trace the history of every great movement in history," continued Sidney, "and the same rule holds true. Do we learn nothing by experience? Is wealth to lock the last gate and invite destruction? Year after year those who control the wealth of the country have been closing the gates. We have closed the free trade gate. We have locked the coinage gate. We have barred up the competitive gate. We have slammed the income tax gate in the faces of the people. Our turnkeys stand guard at the

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legislative gate, and none but those with Wealth's countersign can pass through. We enunciate for the first time in history the doctrine of the absolute supremacy of massed capital, and promise wages and justice to those who will not dispute our rule. The people do not believe us. They do not trust our promises. Two gates yet remain unlocked, though one is strongly guarded. The people are now knocking at that gate."

"I suppose that the gate you refer to is government competition with trusts," said Mr. Carmody.

"It is," replied Sidney.

"What is the other gate?"

"Confiscation of wealth," said Sidney Hammond. Mr. Carmody had given close attention to Mr. Hammond's arguments. He paused for a moment, and then spoke with much earnestness.

"No man who studies history can dissent from your deduction that confiscation has been made the last resort of those who, rightly or wrongly, have deemed themselves oppressed," said Mr. Carmody. "Through the ages the word 'confiscation' has been scrawled across the balance sheet. Every property title of to-day rests on confiscation, if we trace far back enough, and in most instances we have not far to go. Every foot of land in England, France and Germany has been confiscated again and again. At this moment the question of confiscating church property in France and Spain is the foremost question of the hour. And in most cases confiscation

has been accompanied by the destruction of life and property. Have we advanced far enough in civilization to find a substitute for so drastic a remedy? I confess I do not know. Personally, I have recognized the fact that wealth has a commanding advantage, and I am attempting to distribute my fortune in such a way as to promote the intelligence and general good of the people. But my course is voluntary. There can be no law enforced to compel men to be charitable or philanthropic. Do not understand me as taking any credit to myself for such disbursements as I have made or may make. I do not offer it as a remedy, though it may have some merit as a palliative."

"No wealthy man can distribute his wealth to better purpose than you have," said Sidney. "You have endowed many public institutions and are entitled to the gratitude of the people. But looking at this matter in a purely impersonal light, is it not a remarkable condition of affairs when the people look to private charity for the endowment of public institutions? Why should it be necessary for you, Mr. Carmody, to found public libraries and support schools? When and how did the American public become a mendicant, glad to subsist on the alms of one or more of its generous citizens? No self-respecting man accepts gifts save from his equals. We do not realize how grotesque is the sight of a representative of a proud American city, standing as a beggar at the palace of a generous millionaire,

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beseeching money with which to erect some structure of public utility. These are new phenomena. They belong to the new feudalism."

"It is much easier to criticize the things which exist than to offer adequate remedies," said Mr. Morton. "You claim, Hammond, as I understand you, that unless we can devise some way to reestablish competition that we will be constantly menaced by a revolt which will result in the confiscation of property by process of law or otherwise. Is that your idea?"

"That seems a logical conclusion," said Sidney. "We have made private competition impossible. No thoughtful man will dispute that. It does not seem possible that the people will consent to become the subjects of trusts without a bitter struggle. If they seek a competitive remedy, they must look to the government."

"Very well. How is the government going to embark in business?" asked Mr. Morton. "The various trusts and railroad companies represent a capitalization of twenty-five billions of dollars. They own the land and the machinery. You have demonstrated that the banks absolutely control the money of the country. How will the government obtain the land for raw materials, and where will it get the money? You may rest assured that neither trusts nor banks will voluntarily surrender any advantage which they possess."

"They will not be asked to surrender any advan-

tage they possess," responded Sidney. "The government will exercise the advantages which it possesses, but which it has not used. Thus far the trusts and banks have taken advantage of their charters. The government has not. The government has a franchise more valuable and sweeping than any yet issued by the state of New Jersey. The government can legally acquire, by means of taxation, every dollar's worth of property in the United States. If it is legal to tax whisky four hundred per cent, it is equally legal to tax coal and iron lands one hundred per cent. This government of ours is no unsubstantial affair. It can be made the executive power of the whole people, and there is no limit to what it can do, so far as property is concerned. It can forbid the mining of coal as easily as it can forbid the private carrying of mail matter. Your trusts and banks will not start in with any advantage over the government. I am not referring to the government as typified by the existing administration. I have in mind a government, appropriating to itself all the powers bequeathed to it by the Constitution of the United States. I do not say it should use all of these powers, but that it should assert them."

"Extortionate taxation is nothing more than confiscation," said Mr. Morton.

"You can call it any name you will," returned Sidney. "If the government decides to go into business, it will have its share of the raw material. It

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will secure coal, iron and timber lands, and such materials as nature planted in or on the earth for the common good of mankind. It may buy them if a fair price is offered. It may tax them until those who claim ownership in the heritage of unborn generations, will be glad to relinquish their 'property.' The men or the corporations that assert absolute ownership in all the coal and iron to be mined a thousand years from now, need set up no cry of confiscation. It will go unheeded. In any event, the government will proceed legally. A regularly organized government is usually a great stickler for law."

Mr. Carmody laughed heartily.

"Your motto is, 'the government can do no wrong,' as I understand you," he said.

"It can do wrong, but it can do nothing illegal," said Sidney. "Trusts and corporations have established the precedent of legalized extortion. But that gives the people no moral excuse to retaliate in kind. Such revenge will not be necessary. This problem is not so stupendous as most persons imagine. It is susceptible of just and scientific solution. The formation of trusts, and the massing of the natural resources of the country in the hands of a few men or a few corporations, has vastly simplified the matter. The problem is to bring about such a readjustment of our industrial and financial system as will better conserve the interest of actual producers, and at the same time entail no injustice on innocent hold-

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ers of existing wealth. We must aim to retain all the good features of the trust management of affairs, and eliminate the bad ones. It may be accepted as an axiomatic truth that any device or system which does away with manual labor is worthy of preservation and improvement. Labor-saving machinery, and the trust system of production and distribution come under this head. It may also be accepted as a second axiomatic truth, that any system, condition or institution which imposes a tax on production by reason of extortionate profits, excessive interest, or a denial of legitimate opportunity, should be condemned and abolished. In a word, the problem is to install such a system of industry as will foster the best fruits of combination and competition. In the early stages of mechanical development, we had a system entirely competitive. It was a brilliant success from the standpoint of the development of inventive genius; and a dismal failure in the way of adequate returns on capital invested. It has given place to a system entirely monopolistic, with competition wiped out of existence. This system is a success from the standpoint of profits on capital invested, but a failure and a menace in that it shuts the gates to opportunity, and checks the creative genius of the mechanic and the inventor. In neither system has the interest of the workman been considered. Under the purely competitive system, the consumer reaped an advantage in cut-throat prices, but the workman suffered from cut-throat wages. Under the trust system, the

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customer is being taxed for extortionate profits, which go to swell dividends but not wages. Never has there been a competition for labor. Ever has labor competed against itself, save in the few crafts where unions have obtained a precarious foothold. A labor trust is no more defensible in theory than any other kind of a trust. All aim at the same purpose."

"You are in favor of a system in which capital will be forced into such a competition as will reduce its earnings to a minimum," suggested Mr. Carmody. "And you hold that such a system will raise the earnings of the actual producers to a maximum. Therefore you propose that capital be forced to compete against the government. This is your proposition as I understand it."

"That is it exactly," replied Sidney. "I do not propose that the government shall at once enter into a relentless competitive war against trusts or corporations. I am not arguing that it shall proceed indiscriminately to confiscate land by taxation or by any other method. You gentlemen have been considerate enough to let me monopolize a large share of this discussion. As Mr. Morton has said, it is much easier to criticize than to suggest, and the mission of the destroyer is light compared with the task of the man who plans and executes. I have certain suggestions for a possible plan of procedure. If you care to listen to them, I will be as brief and plain as possible."

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“ Go ahead, Hammond,” said Mr. Kent. “ The man who shuts his eyes to the problems now in front of us is worse than the ostrich who buries his head in the sand in time of danger.”

“ I am much interested in this matter,” said Mr. Carmody. “ I think I grasp Mr. Hammond’s theory, but I should like to hear some practical details. A theory is worthy of the name only when it can be put into execution. No reform not based on exact justice ever will command the attention or respect of the American people.”

“ Outline your plan and we will consider and discuss it,” said Mr. Morton. “ There is enough American wealth represented on this island to put through any rational reform. Proceed, Reformer Hammond. Perhaps we may solve the industrial problems of the age before we return to New York.”

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Chapter XXIII

IT was a picturesque group that listened to Sidney Hammond that Sunday evening. Faces and hands were tanned by the tropical sun, and the assembled millionaires were pictures of rugged health. The visitor who strolled up from the beach would have imagined himself on the grounds of a country club; the retreat of men who loved nature in her wilder moods. They were garbed in yachting suits of white, with blue shirts and canvas shoes.

Hats were cast aside to enjoy the evening breeze, and the bronzed features of the millionaires were etched by the lingering rays of the sun. They looked what they were—men born to plan and execute great enterprises; men of that sturdy American type who laugh at defeat, and in whose lexicons are no words synonymous with failure.

Sidney Hammond never appeared to better advantage. With shoulders thrown back, the lines of his powerful chest and arms defied the soft folds of his garments, and revealed the proportions of a Hercules in the prime of strength and manhood. Ham-

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mond had won the friendship and admiration of his fellows. If there had been any shadow of suspicion that he was concerned with Hestor in the plot to lure these men away, it long since had vanished. His energy was tireless and his good nature infectious. There was no duty he would not assume, and the thought of physical danger never occurred to him.

Sidney went to the storeroom for a fresh box of cigars, and when those who smoked were supplied, resumed the discussion.

"The first move of the government should be to engage in the banking business," said Sidney Hammond. "Since money is the blood of commerce and industry, it should circulate through the heart of a country, which is its government. It will not be necessary for the government to forbid private banking; it enters the field as a competitor, relying on its resources and its credit with the people. Every post-office in the country will become a place of deposit for limited amounts of money; in other words, there will be established a system of postal savings banks. At first the government will pay the prevailing rate of interest on small deposits—say three per cent. It will cash checks drawn against this money. It will then proceed to establish government banks, which will perform the duties of existing national and state banks, and trust companies. It will receive deposits and loan money on valid and sufficient securities. It should begin by paying two per cent on deposits. It will loan money at two and a half per cent, or at

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such a smaller rate as will pay clerical hire and the expense of examining into the value of securities proffered for loans. Inasmuch as the government aims to make no profit on these transactions, and simply acts as the intermediary between those who have money to loan and those who desire to borrow money on land or other security, it is fair to assume that it can secure a large share of the business in competition with banks which demand a large profit on all transactions."

"That would drive every bank in the country out of business," said Mr. Morton.

"Very likely," responded Sidney. "But that will be no national hardship. There are other vocations to which bankers can divert their time and talents. Industrial evolution has decreed the abolition of all forms and types of middlemen, and the process will not stop or make an exception because the private bank and the private banker happen to be the next marked for elimination. Banks are being driven out of business every week. They are going into voluntary liquidation, for the reason that they cannot compete with the larger banks. The trust banks need not complain if they meet the same fate. I am aiming to reduce the interest on money to a minimum, and to do it by legitimate competition. The government carries letters at cost and attempts to make no profit. Why should it not handle money at cost? There would be no law to prevent private individuals or corporations from

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and the securities government ns, and se who borrow assume ness in e profit try out t that r voca ne and e abo nd the because u to be being going t they trust e fate, r to a compe t and t not w to from loaning money at interest, but they would be compelled to offer as good or better inducements than the government. In time, interest rates will become so small as to be nominal. One per cent interest is more than money is worth. This fact will be demonstrated by government banks. At the present time most bank depositors receive no interest. Favored depositors receive from one and a half to three per cent interest. The bank charges borrowers from five to twenty per cent. All but less than one-half of one per cent is profit to the banks. You say that the banks could not compete against such government banks, do you not, Mr. Morton?"

"Certainly they could not," said Mr. Morton.

"Bankers are but middlemen, and the future has doomed all middlemen," said Sidney. "The service that banks render to society is purely intermediary, and mainly clerical. The genius of the money broker or lender is of so low an order as to be unworthy of the name. The fact that the government can so easily displace them, is abundant proof of their inutility. Why should the people pay for a service they can get for nothing or at cost? The government is the natural banker. Back of the government is every bit of property in the nation. Such a bank cannot fail. It is co-existent with the government. The ideal banker is the one who enjoys the faith of the people. The government is the only institution worthy of such a trust."

"What standard of money would you use?"

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asked Mr. Morton. "I presume you would favor the re-establishment of silver coinage."

"I should not," replied Sidney. "The money standard is a matter of minor importance. For convenience in foreign exchange the standard should be international. Until such time as the gold standard falls of its own weight, the government will probably use gold as a medium of exchange. The next ten years probably will witness the demonetization of gold and the abandonment of metallic money."

"I believe you are correct in that statement," said Mr. Morton.

"Demonetize gold! What do you mean, Mr. Morton?" exclaimed Mr. Pence. "It will never be done in our day. There is no other standard!"

"Every banker who knows the facts, believes that gold as money is doomed," said the great financier and banker, calmly as if expressing an opinion on the market value of a bond. "Gold was made the standard because it was scarce. Years ago it was a rare metal, and the production was limited. To-day it is common, and there is apparently no limit to the amount which may be produced. The people do not realize what has happened. In 1850, after gold had been produced for thousands of years, the total amount in the civilized world was, according to the most liberal estimate, \$2,800,000,000. Of this amount, \$787,000,000 had been produced since 1800. How much do you suppose was produced in the next fifty years?"

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No one answered.

"Nearly seven billions of dollars," said Mr. Morton. "One-half of a century has produced nearly three times as much gold as all the ages which preceded it. And we have only begun to mine gold. From 1881 to 1885, inclusive, we produced half a billion. From 1896 to 1900, inclusive, we produced nearly three times that amount. Next year we will produce half a billion. I am told by electrical and mining experts that with the machinery and processes now in use, an annual production of a billion dollars is in sight. Inasmuch as all values and all debts are based on gold, the creditors of the world are face to face with a situation compared with which the overproduction of silver is nothing. It will be easy to pay debts when a man can take ten thousand dollars worth of mining machinery and chemicals and collect from the earth a million dollars worth of gold in a year. If the gold standard prevails twenty years, it will result in the practical repudiation of all indebtedness."

"What do the monied interests propose to do about it?" asked Sidney.

"The only thing to do is to stop the coinage of the stuff," said Mr. Morton.

"What becomes of our bullion theory, and our 'melting pot' test?" asked Hammond, with a smile.

"We will abandon them," replied Mr. Morton. "Seriously, I see no remedy in sight. The gold mines are pouring in a flood of more than a million

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dollars a day. We cannot digest it. All values are menaced. Measured by the law of supply and demand, gold is not worth one-half what it was twenty years ago. Of course such a metal is worthless as a standard. The people do not yet realize it, but they will. Our present prosperity and boom in prices, is entirely due to the increased outpour of gold. You may see the day when wheat will sell for ten dollars a bushel and railroad and industrial stocks now at or around par will be quoted in the hundreds. By the same logic bonds payable in gold will be almost valueless. Your down-trodden farmer will then have no trouble in paying off his mortgage. The immediate result of this uncontrollable gold production will be the biggest boom in land and real estate values the world ever has seen. The wise men are putting their money into land; the only property in the world which cannot be destroyed, and the only one which cannot be overproduced."

"The coming downfall of the ridiculous metallic system of money, is but another triumph for the machine," said Sidney Hammond. "The machine is the incarnation of revolution. It has or will result in the overthrow or modification of every institution on this earth. It has revolutionized learning, art, religion, medicine, geography, astronomy, industry, farming and mining. It will abolish war as an institution. It will annihilate barbarism. It laughs at traditions and scorns precedents. Law and government alone have withstood its influence. Do you

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imagine that the machine can long be choked by the dusty parchments handed down to us from the dark ages? It will grind them into pulp and print school-books on them. The product of the machine is the only standard. All things must conform to it. All things must be measured by it.

"But let us return to our government banks. These will be the same as our present banks, except that they are conducted for convenience and not for profit. Where default is made in repayment of loans, the government will realize on its securities the same as banks do to-day. I see no reason why eventually interest charges should exceed one per cent. Of course, if the government established this rate, private lenders could secure no higher rate. The man possessed of idle money to the amount of a million dollars would draw an income from it of \$10,000 a year. If he wished to spend more, he would be compelled to draw on his principal. Money was made to spend and not to work. Interest allows a man to eat his cake and keep it. The man who has more cakes than he can eat, should not covet the bread of others."

"The general taxative policy of the government," continued Sidney, "should be in the direction of imposing the entire burden on those best able to pay taxes. This is the exact reverse of the existing system. All indirect taxes should be abolished. Wealth and not necessities should pay money into the general treasury. If bounties are necessary, let them go

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to the poor and not to the rich. The fairest tax in the world is an income tax. If the Supreme Court again declares an income tax unconstitutional, it is not a difficult matter to amend the Constitution. An income tax was constitutional forty years ago. It is constitutional in England, France, and Germany. It should be a graduated income tax, increasing in rate with the extent of the income. The more income a man has the higher rate of taxes he should pay. You say this is a brake on his ambition. I reply that it will act as a spur. One conclusion is as likely to be right as the other. The income tax and the graduated income tax are not theories. They are in actual operation abroad, and their success is the emphatic answer to all objections.

"Every man should be his own assessor. He will make a statement of just what property he owns, in lands, farms, houses, bonds, stocks, mines, and all other forms of property. He will fix his own value on his property. He will state his income from these various pieces of property. Upon this basis he will be taxed. His estimate of a certain property will constitute an option to the government, or to any other interest or person desiring to purchase that particular piece of property. If more than one desires to buy at the price fixed by the owner, let it go to the highest bidder. Any property not scheduled on the tax books of the government becomes the property of the government, *ipso facto*."

"That is the only fair system of taxation of which

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I have heard," said Mr. Kent. "There would be no way to evade it. That is all right, Hammond. You can put me down as in favor of it."

"Every man his own assessor?" mused Mr. Morton. "His statement to constitute an option? Ah-um-um. Rather severe, but effective, I should judge."

"It is not severe that a man should pay taxes on what he owns," said Mr. Hammond. "It would compel honesty, and abolish the sin of perjury among tax dodgers. The system is ideally simple. No corporation could haggle about its value, and bribe assessors. It says what it is worth, and takes a chance of being bought out at its own price. What objection could be raised? Business men and corporations know or should know how much property they own. Let them say so, and pay taxes accordingly. If an outsider desires the property at a higher figure, the owner should be pleased to learn that he is richer than he supposed."

"An excellent system," said Mr. Carmody, "an excellent system. There should be modifications in respect to homestead property, where old associations render such property invaluable to an owner. But the general plan is perfect. Where did you get the idea, Hammond?"

"It is a modification of the tax system of New Zealand," replied Sidney. "In that country a number of squatters claimed possession of the best portion of the island. A few men asserted title to thou-

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sands of square miles of farm land. The government did not openly dispute the claim. It awarded each of the owners one thousand acres as a homestead and told him to fix his own valuation on the remaining land. This valuation constituted an option to the government, or a basis on which taxes were levied. Since most of the land was undeveloped, the squatters were obliged to surrender possession at a fair figure, or pay taxes on unproductive land. As a result the government acquired this land at a rational figure and opened it to settlement."

"Well, let's see," said Mr. Kent. "You have planned a system of government banks in which interest is reduced to a minimum. The government now holds the money formerly in possession of the banks. You have a system of taxation in which wealth cannot escape its full share of the burden. I suppose you also will have an inheritance tax on all estates over a certain amount?"

"Yes, I would," replied Sidney. "A few states have such a tax now. It should be a national tax. Nothing can be fairer than an inheritance tax. The near future will challenge the right to transmit immense estates from father to children. Inherited wealth, inherited titles, and inherited thrones all stand on the same footing. If one is right, all are right; if one is wrong, all are wrong. As Emile Zola recently wrote: 'In fact, it is more absurd that a young Vanderbilt or a Castellane with a possible commercial value of \$25.00 a week should inherit

millions, than it would be to permit the sons of Loubet or McKinley to rule us because their fathers did.'

"But it is not necessary to abolish inheritances. A reasonable tax upon them, and such a curtailment of their earning power as will compel the heirs to spend a part of what is bequeathed to them, would suffice to check the further abnormal growth of transmitted fortunes. A limit should be placed on the amount bequeathed to an heir. It should be five million dollars or less. At one per cent, such a fortune will yield an income equal to the salary of the President of the United States. No man can spend five millions for legitimate comfort or enjoyment. Such a law should meet no opposition.

"Thus far we have considered financing and taxation," continued Sidney. "Let us now take up transportation; the most important industry in the country. It is a debatable question whether or no the government should buy the existing systems of railway lines. It certainly should not buy them for the amount of their capitalization and bonded indebtedness. This aggregates about twelve billions of dollars. The government can construct roads immeasurably better for less than half the sum. In any event, the government should at once proceed to construct forty or fifty thousand miles of road to be used exclusively for mail, express and passenger service. From ocean to ocean, and from the Gulf of Mexico to the Canadian border, there should be

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a system of roads designed for speed and safety. High speed is impossible on the cheaply built roads of to-day. Neither speed, comfort nor safety can be secured on crooked railroad tracks. There are few good tracks in this country. As a rule, our railroads follow the tortuous curves of some river bed or ravine, and run around the hills which stand in their path. It takes twenty-four hours to go from New York to Chicago. On a properly constructed track the journey can be made in ten hours, or at the outside, in twelve hours. You cannot run high-speed passenger or mail trains on tracks used by freight trains. No fact is better known to railroad men. With modern methods of excavation and tunneling, the government can build and equip forty thousand miles of road exclusively for passenger, mail and express service, and make it the model of the world, at an expenditure of fifty thousand dollars a mile, or a total of two billion of dollars. This would be equal to a system of eight roads running from the Atlantic to the Pacific, combined with ten roads across the United States running north and south. It would be sufficient to connect all centers of population with straight-track, trunk-line roads. Passenger rates would be reduced to such a point that the traffic will yield profits. The express system of such a system would yield enormous revenues.

"The folly of our railroad managers in the matter of passenger rates is beyond comprehension. The charges are practically prohibitory. When

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you consider the population of the country, the amount of travel is absurdly small. Once in a while the railroads offer low excursion rates, and the people patronize them. Then the railroads make money. Thereupon they put up the rates and force the people to remain at home. Everywhere, the world over, low passenger rates mean profits, and high rates mean loss. The railroads charge twenty-five dollars to carry a one hundred and fifty pound man from Kansas City to New York. The man takes care of himself. He gets on the train, feeds himself, and unloads himself at his destination. And the company charges him twenty-five dollars for a seat. That same company will carry a three hundred pound hog from Kansas City to New York for two dollars and a half, or less. It will load the hog on the car; feed and water him for a week or more en route, and unload him in New York. The hog is a constant care. The man takes care of himself. Pound for pound, the man pays twenty times as much as the hog. As a result of this railroad folly, the company carries so few men that it loses money on its passenger business, and so many hogs that it makes money on its freight business. I sometimes think that railroad genius is confined to stock manipulation. A quarter of a cent a mile is enough to charge for passenger service. This is a rate of \$2.50 from New York to Chicago, and less than \$10.00 from New York to San Francisco.

"But of more importance is the economic effect

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which will follow the installation of reasonable railroad rates," continued Sidney. "Think of an express service which in ten or twelve hours will place the fruits of Florida and the South on the tables of New York or Chicago. At present, both time and excessive express rates conspire to render the South a foreign country. The sea-food of the Atlantic coast will reach Omaha as fresh as that which now comes to New York. Such a system of express trains will put the entire country in communication with every garden spot. Things now esteemed luxuries, will be within the reach of all. The amount of traffic will increase tenfold. Millions of people now massed in cities will find new avenues of employment. Travel as a recreation or for education will become possible. To-day, not one person in ten in the great middle West ever has seen the Atlantic Ocean, or ever expects to see it. The scenic wonders of the Rocky Mountains and of the Pacific slope, are but a dream to the herded millions of American people. No man can be a true patriot until he has traveled. He remains narrow, insular, bigoted and prejudiced until the end of his days, incapable of recording an intelligent vote on questions affecting the national welfare.

"No school child should pass the fifteenth year without having made a thorough tour of the United States," asserted Sidney. "Travel should be made a part of our public school system. The child should visit Boston, and the historic points of interest in

New England. Our school children should study the life of the great metropolis, New York, and with their own eyes obtain a grasp of the problems of urban civilization. They should visit Philadelphia, Baltimore and Washington. In that latter city they can learn more in three days than in a month at school. They should visit the principal cities of the South, and then explore the Pacific coast, the grand West and the Northwest. How can boys or girls comprehend a country which to them exists only in school books? Such trips would be possible if the government owned its railroads. Our people would become citizens of a nation, and not the provincial denizens of a village or a metropolis. Can you put any money value on such a service to a people?"

"What a grand thing that would be!" said Mr. Carmody. "That is the best suggestion you have yet made. Such trips would in a generation revolutionize our national character. Travel destroys the littleness and meanness in one's nature. Think of the splendid effect on the mind of a child!"

"With every part of the country accessible, labor will flow to the places where it is in demand," continued Sidney. "Let us now turn to freight business. It always has been a question in my mind whether the government should purchase the existing roads or construct competing lines. The existing lines will not be sufficient to handle the future traffic of the country. A competition between gov-

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ernment roads and a private railroad trust would be superb. Since both will be supplied with unlimited capital, the competition will be for competent officials and skilled workmen. The government would conduct the roads so as to derive a reasonable profit, with which to meet the expenses of unremunerative branches of administrative service. Since the government would conduct all its enterprises, except banking on the same plan, we will consider them jointly. Here is a general outline of a plan for government competition with trusts.

"Acting in accord with the rights conferred by the Constitution, the government will proceed to engage in such enterprises as will best conserve the general welfare of the people. By establishing a system of postal banks, and banks of loan and deposit, the government will become the repository of all money not in active circulation. On behalf of depositors it will invest this money in productive enterprises. Possessing power to levy taxes, the amount of its resources is limited only by the wealth of the country. It will proceed to construct a railroad system, and to erect steel mills, sugar plants and the various factories needed to compete with trust-manufactured goods. We may consider the government as an individual capitalist, possessed of sufficient funds to engage in any reasonable undertaking; a capitalist who is tempted into competition by the large profits amassed by those who have been able to monopolize the market. He believes he can

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employ his capital profitably. He is a popular capitalist. His credit is excellent. When a young man, he became involved in a war, and was able to borrow without security more than six billions of dollars. He has been a manufacturer, and has never made a failure. The time has come when there is a larger field for him as banker and manufacturer. With no desire to ruin any competitor, he becomes a candidate for the patronage of the people. He has on hand, or at his command, a cash capital exceeding a billion dollars.

"Our government capitalist," continued Sidney, "plans a system of railroads, mills and factories to cost a total of twenty-five billions of dollars. He purposes to borrow no money. Being a banker it is not necessary. The money of the people is deposited with him, and he is going to invest it for them. The average productive power of the American workman, aided by modern machinery, is conservatively estimated at \$2,500 a year. He now receives in wages about \$450 of this,—the balance being absorbed in profit, and by various interest charges. Our government capitalist must make a profit in order to complete his twenty-five billion dollar plant. He has no interest charges to meet. He decides while building this plant that one hundred per cent profit is enough to charge labor—which shows him to be a remarkably liberal employer. He therefore pays his men \$1,250 a year as wages. He employs 2,500,000 men. Their

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pay roll amounts to \$3,125,000,000 a year, and our capitalist increases his plant by just that extent each year. In eight years he has a railroad system and a manufacturing plant worth \$25,000,000,000."

"That is all very easy on paper," said Mr. Rockwell, "but it might not work out so well in practice."

"It would work out even better than my figures indicate," replied Sidney. "The private banking interests which have been permitted to control the money of the country, have done this very thing in the last forty years. There is no theory about it. We know what labor can do. It has created every dollar of value in this country. We know what labor gets, and where the profit goes. There is no guesswork about it. If I had a billion dollars and the confidence of the people sufficient to become their banker, I could do the same thing. If I also were fortified with the power to levy taxes on my competitors, and had none to pay myself, I would embark on such an enterprise with confidence."

"Hammond's figures are all right," said Mr. Morton, who had been making a calculation. "The government could build such a plant in eight years. I suppose your scheme includes the purchase or condemnation of raw materials now controlled by trusts?"

"The government would be compelled to exercise that right," replied Hammond. "It would entail no hardships nor work injustice. It would pay a fair price for such lands. Raw material has no real

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value in itself. Labor gives it a value. Our soil contains the coal, iron, copper and lead for all the peoples who will inhabit this continent in the next ten thousand years. A private monopoly in such materials is as impossible as one in air. It should not, and will not be tolerated."

"What margin of profit would the government charge for its railway service and for the products of its factories?" asked Mr. Carmody.

"For a time it would charge two per cent profit," said Sidney. "That would yield a revenue of \$500,000,000 a year on its investment of twenty-five billions. Naturally the trusts would have to compete against this rate. If they can produce cheaper than the government, or excel it in any way, they will pay larger dividends."

"Private corporations could not earn two per cent dividends on their present capitalization," said Mr. Morton. "The railroads and all of the trust companies are now capitalized and bonded at about twenty-five billions. They can be reproduced for half that amount."

"The other half is water," remarked Mr. Kent.

"Water, obsolete plants and discarded machinery," said Mr. Morton. "The government would start in with a new plant. It would have no bonds or interest charges. The trust plants would be worth only the amount at which they can be reproduced. They could earn two per cent on that basis against the government. They might earn two and

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a half per cent on their bed-rock value. Of course it is a matter of conjecture but I believe that private corporations in competition with the government would show greater earning capacity, dollar for dollar. Your private capitalist is more directly interested. He is risking his own money. He is working,—not for a salary,—but for profits. He would maintain a higher degree of discipline, and be more watchful in reducing expenses and in securing the greatest possible return for money expended in wages. I am not one of those who belittle the possibilities of governmental industries. In such plants as the government now operates, it has succeeded in obtaining a high degree of efficiency and loyalty. Some of the most earnest and conscientious men I have met are in the government employ. They take as much pride and interest in their work as if their own capital were invested. As a rule, however, private industries would show a larger profit at the end of the year. Probably one-half per cent more."

"I believe that to be true," said Mr. Carmody, "and it is a strong argument in favor of Mr. Hammond's plan. He does not aim to drive the trust out of business and only seeks to bring about such a competition as will render to the nation the best fruits of coöperation and emulation. Let us see how much private capital would receive as a result of such competition. I think, Mr. Morton, that you have placed too low an estimate on the bed-rock

value of existing railroad and trust stocks, bonds and securities. I should say that fifteen billions of dollars was nearer the truth than twelve. Accepting fifteen billions as the working capital, these concerns would yield to their owners, at two per cent, total dividends of \$300,000,000. At two and a half per cent, the dividends would be \$375,000,000. How much do these corporations now pay in dividends and interest charges?"

"There are probably ten billions in bonds drawing interest averaging four and a half per cent, and fifteen billions in stocks averaging four per cent," said Mr. Morton. "That makes interest charges of a billion in round numbers. Hammond's scheme would reduce trust profits by more than two-thirds."

"There could be no reasonable complaint at that," said Sidney. "The ten billions of bonds you speak of represent all the money originally invested. Your private capitalist would yet receive nearly four per cent on the original investment. This is more than money is worth. He now receives from ten to one hundred per cent, and sometimes more. He is able to make such abnormal profits by reason of the fact that he has abolished private competition."

"How about the innocent holders of these stocks?" asked Mr. Rockwell. "In many cases they would lose everything. These companies could earn no more than enough to pay interest charges on bonds. The stocks would be worthless."

"Does a trust consider the interests of stock-

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holders when it absorbs a company, or begins a ruinous competition with a rival?" asked Sidney. "Let us consider this matter from a purely business standpoint. What constitutes the value of a stock to-day? Its speculative worth. Ninety shares out of a hundred now on the market are water. There is no real value back of them. The bonds represent the legitimate earning capacity of the corporation. The value of the stocks is fixed by the hope and faith of their owners. It is hoped to tax the people enough to have a surplus with which to pay dividends on stocks. Every time a bill is introduced in Congress aimed to protect the people against the greed of the corporations, stocks go down. Every time corporations debauch Congress, or state legislatures and obtain some criminal advantage, stocks go up. A stock is a gamble, in which the owner bets that the corporation issuing the stock will defraud or extort from the public enough money to yield a dividend. There are exceptions, but this is the rule. Let the stockholders look out for themselves. The government need not stop in this enterprise because certain private interests have issued fifteen billions of printed certificates which purport to have a value. Let them prove their value. In any reform some one is sure to be financially injured. The government is not taking from private interests a dollar's worth of real property. It does not disturb the immense fortunes now in private hands. It goes into business as an honorable competitor. It has

nothing to do with stocks or bonds, and should decline to meddle in the affairs of its competitors. It does a strictly cash business. It pays in wages, all but two per cent of what it receives. It is in the field for the best men the market affords. If it considers the services of a certain man worth \$50,000 or \$100,000 a year the government will not hesitate to pay such a salary. It searches for skilled workmen and for trained executives."

"Now, let's see," said Mr. Carmody. "There are a number of men in this country who are worth \$100,000,000 and more. Such men would enjoy an income of \$2,500,000 a year even against government competition. Does it not occur to you that this is a large income?"

"You have forgotten that we have an income tax and other taxes," said Sidney. "The government would annually raise half a billion dollars from its industries. It would yet have to raise by taxation a billion dollars from other sources. I should say that if the government permits your man with a hundred million dollars to retain this incredible sum during his lifetime, that he should be satisfied with a \$500,000 income. Let the balance go to the government. No individual should own such an amount of property. This would force him to scatter it during his lifetime. If inheritances are limited to five million dollars, we will reduce the income of the next generation to \$125,000, and an income tax will yet further reduce this to \$100,000. This is

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more than any person should draw for money invested. There are plenty of men whose services are worth \$100,000 a year, but no man or woman should receive any such sum without physical or mental effort."

"How would you yet further reduce their incomes?" asked Mr. Carmody.

"By gradually reducing the margin of profit at which the government renders services or sells its products," said Mr. Hammond. "The time will come when the government will manufacture goods practically at cost, and trust profits will be represented solely by the excess of its efficiency over the government. Mr. Morton says this would be one-half of one per cent. This will be sufficient interest for the idle grandchildren of our present millionaires. This would yield an income of \$25,000 on five millions of dollars. Under such a system those who enjoy large incomes will be men of just such character as those I now have the honor to address. Your talents would command enormous salaries. Social position will rest, not on wealth, but on ability. Money will be valuable as a medium of exchange and not as an interest-accruing commodity. Wages and salaries will take the place of profits. Gradually the cost of production will approach so near the selling price of manufactured articles, that consumption will keep pace with production. Do I make myself clear?"

"I think I understand you perfectly," said Mr. Carmody. "You are attempting to provide a sys-

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tem of finance and industry which recognizes the unfairness of existing methods. Instead of at once revolutionizing that system, the government gradually enters the field as a competitor. The most radical immediate effect will be to wipe out speculative values, and to reduce the interest rates on future mortgages and loans from six to two per cent, with the government practically the sole beneficiary in all future extension of credits. By handling money at cost, the government speedily becomes the banker, and a money power of commanding influence. The present debtors must meet their obligations to existing creditors. Mr. Morton asserts that the rapidly increasing production of gold will render this a comparatively easy matter. The government makes each man his own assessor, and imposes income, inheritance and other direct taxes, such as land taxes and taxes on corporations. The government recognizes all existing titles to property, except to such lands as contain raw materials. These it will purchase or acquire under the right of eminent domain. The annual income of present holders of large fortunes will be limited to half a million dollars, and the incomes of their heirs to \$100,000. The government selling price of commodities will fix the margin of profit possible to competing trusts. This gradually will be reduced until invested money will earn dividends not exceeding one-half of one per cent. The income of the wealthiest idle millionaire will not exceed \$25,000 a year, but much larger

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annual salaries will be paid to those capable of directing the energies of trusts or government industries. The actual producer or workman, will steadily receive a larger share of what he creates, until a time comes when he obtains all to which he has a valid claim. This is your theory as I understand it. Have I stated your plan correctly?"

"You have," answered Sidney. "What do you think of it?"

"I would prefer to give the subject careful study before expressing an opinion," replied Mr. Carmody. "Of course any such plan will be subject to modifications when put into practice. In my opinion men of vast fortunes are more likely to give ear to such a plan than those of moderate wealth. It is your man with a few thousand or a few hundred thousand dollars, who imagines that every proposed reform is aimed at him. The man who has acquired a hundred million is likely to take a more philosophic view. His ambition as a money getter is satiated. He is more apt to perceive the grotesque side of the system than is the man who hopes to surpass his record. In many instances his wealth is a burden. No credit is given him for generosity. Personally, I do not see why any man should wish to possess such an abnormal amount of money. I am giving mine away, and am glad to get rid of it. I would give it away faster if I could readily convert my property into money. Every time I attempt to turn any considerable portion of my property into

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cash, the financial community has a chill. The banks hesitate to advance me the money. It is just as Hammond says. The banks have seven billions of dollars on deposit, but they tremble when called on for a paltry twenty-five or fifty million dollars,—less than one per cent of what they are drawing interest on. What do you think of Hammond's plan, Mr. Morton?"

For a moment the great financier did not reply. All eyes were turned in his direction.

"I am opposed to government competition with railroads," said Mr. Morton. "I do not believe it would be practical. I do not believe the existing railroads could compete with a government system. Moreover, I do not believe that there should be competition in railway service. It is a public function, exactly the same as the postal service. The railroad is as much a public utility as a city street or a country highway. Our highways were developed by private enterprise and were made to yield revenues as toll roads. When they became an indispensable factor in civilization, they passed into the hands of the government. The railroads are following the same course. They are passing into the hands of a few corporations, popularly called trusts, and the men at the head of these corporations are wise enough to recognize the trend of events. When the time comes they will sell this property to the government. The government can afford to pay a liberal price for these railroads. It can afford to pay much

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more than the cost of reproducing them. It is fair and just that the present owners should receive a profit. A threat of government competition would force them to sell at a loss, but it should be possible to fix a figure mutually satisfactory to all interests.

"I am favorably impressed with the system which Hammond has outlined for government participation in manufacturing industries," continued Mr. Morton. He made this statement with much deliberation. It was greeted with looks of surprise by Mr. Rockwell, Mr. Haven, and Mr. Pence. "Private competition has proved a failure. The avarice of individuals is such that no fair agreement between competing interests has been found effective. Owners of factories or industries have refused to be content with reasonable profits. From greed or distrust of rivals, they have reduced wages, lowered the quality of goods, and have sought by a hundred expedients to obtain an individual advantage. Of course their rivals imitated this policy, and as a result every interest has suffered. The consumer has had inferior and adulterated products forced on him; labor has had its wages reduced; capital has repeatedly over-reached itself and created an overproduction, and in the collapses which have followed all were losers. The only remedy for this industrial anarchy is consolidation. Honorable competition, based on a fair profit is found impossible. We now have the advantages of combination, but have surrendered the benefits which come from a healthy

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competition. Hammond proposes an honorable competitor—the government. In view of the present volume of money and the certain increase in gold production, two per cent profit is a reasonable figure. At the start the government would not be a serious competitor and the prevailing rate of earnings would not be immediately changed. Hammond's plan is entitled to the serious attention of all capitalists who realize that in the very nature of things some compromise will be forced upon them. Civilization may be defined as a more or less effective compromise between naturally antagonistic but not necessarily inharmonious forces. It is a balance of powers. It is the flywheel which stores and regulates the dynamic energy of the onward forces of society. It is the field between the positive and negative currents. When new forces are introduced, and this flywheel or field is unable to serve as a compromise, a revolution follows in which the delicate mechanism is damaged or ruined."

"I am surprised at your statements," said Mr. Rockwell. "I had no idea you entertained any such radical ideas."

"There is nothing radical in such ideas," said Mr. Morton. "It never occurs to some persons that an existing condition may be wildly radical; and that a so-called radical suggestion for a change may be the embodiment of conservatism. Surely existing conditions are not conservative. We have the greatest disparity of wealth and social conditions

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known in history, and it continues only by the consent of those who are the sufferers by it. I am not blind to that fact, on account of the amount of money I have amassed. Neither is Mr. Carmody, and I do not believe you will long remain so, Mr. Rockwell. Here is Kent, who wishes to smash things by law. He imagines that he is conservative because he proposes to go back to the old competitive era which prevailed when he was a boy. There is a faction in this country, and in all other countries, which sees no hope except in retracing our steps. They call themselves conservatives. They pine for the good old days of our forefathers. You cannot go back without destroying. You cannot go ahead without upbuilding. Does Hammond propose to destroy anything? Does he propose to confiscate anything? Does he propose to introduce any untried expedient? He does not. He proposes to rehabilitate competition; to acknowledge the legitimate titles to existing property; to advance by stimulating production; to fix profits and interest rates by the law of supply and demand. We have repealed the law of supply and demand, and have abolished competition. We have done so under the forms of law. Hammond proposes to reinstate them by law, and to protect all the property which has been acquired in the interim. I consider his plan a fair, honorable and scientific compromise, which wealth can afford to weigh and accept with such modifications as experience will dictate."

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THE BUILDING OF THE JUMPING JUPITER

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Chapter XXIV

“**D**ID Robinson Crusoe ever have the tooth-ache?” Mr. Kent asked this question as all were seated at the breakfast table the following Monday morning. He rubbed his left cheek tenderly, and looked glum and downcast.

“I do not remember of reading of any such calamity in the history of DeFoe’s hero,” said Mr. Carmody. “Why do you ask?”

“Because I’ve got the toothache,” said Mr. Kent testily. “Those castaway fellows in romance encountered all sorts of perils, mishaps and hardships except the common everyday ills of humanity. Old Robinson Crusoe, Robert Penford in ‘Foul Play,’ the Swiss Family Robinson outfit, and the rest of them, had all sorts of trouble except a cold in the head and toothache. Of course I suppose such things are not exciting enough to put in a story, but let me tell you that for pure human interest there is nothing in the world so thrilling as a plain, old-fashioned toothache—at least to the man who owns the tooth. I am that man. I had an appointment

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with a dentist for the afternoon following the day we started on this excursion. The tooth has been grumbling for a long time, and now it is jumping. What am I going to do with it?"

Sidney explored the medicine chest and found some toothache powders, but they had no effect on the tooth. As the day progressed, it grew more painful, and Mr. Kent's face began to swell. Sidney again examined the medicine chest in hope that he might find a pair of forceps. But there was none. In the tool-chest he discovered a pair of nippers. With a file he reduced the outer edges so that they were better fitted for dental purposes. Mr. Kent watched him gloomily.

"Do you think you can pull it with that thing?" he asked.

"I can pull it if you can stand it," replied Sidney.

"I can stand it all right," said Mr. Kent. "I can stand anything better than toothache."

Sidney found a small vial of cocaine. Late in the afternoon the operation was performed in the presence of all the members of Social Island Colony. Mr. Kent braced himself in an arm chair. Sidney applied the cocaine, raised the gums with a sharp penknife, took a firm grip with the nippers, and the next moment the tooth was out. Mr. Kent looked up in amazement.

"Did you get it?" he asked.

"Certainly I did," replied Sidney. "One dollar, please."

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"Did it hurt?" asked Mr. Pence.

"Not a bit" said Mr. Kent. "Not a bit. Hammond, you are the best dentist I ever saw. Pull a tooth for Mr. Pence. Pull one of his wisdom teeth, and let the rest of us have a show. Sit down Simon, and let him try it."

But Simon Pence declined. In a few hours Mr. Kent had recovered from the effects of the operation and resumed his wonted serenity.

Work on the boat proceeded with great rapidity. Under the supervision of Mr. Carmody the foundation timbers of the raft were felled and rolled to the flat rock which served as a pier. His theory was to construct a raft with a sustaining power of five thousand pounds. The buoyancy of the timber was carefully tested, and an allowance made for the loss by absorption of water. These experiments showed that the timber did not possess the proper specific gravity to sustain the weight of a cabin, masts and the eight voyagers. This necessitated a change of plan, and the construction of air-tight compartments. They therefore built a framework of logs forty feet in length and fourteen feet in width, and so mortised and pinned it together that it could withstand any ordinary strain. Every five feet it was braced with cross timbers. This framework was constructed on logs which served as rollers. They floored it over with the seasoned timber which had been found back of the storehouse. The cracks were caulked with fiber from the cocoa palm and smeared

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with pitch, which was found in abundance in resinous trees. Upon this foundation they erected the framework for a hull five feet in depth, and then rolled the structure into the lake.

L. Sylvester Vincent solicited the honor of naming the boat. He argued that he was the youngest member of the party and the most innocent. His request was granted, and he took his position at the forward end of the craft. In one hand he held a quart bottle of mineral water, while with the other he clung to one of the uprights. At a signal from Mr. Cattinody the blocks beneath the rollers were knocked out and the scow started down the incline. There was a four foot drop from the rock to the water. With increasing momentum the structure rolled down the slanting surface. When the center passed the edge of the rock, the forward end dived. At that instant the alert Vincent smashed the bottle against the upright.

"I name thee—Jumping Jupiter—!"

The bow went fifteen feet under water and L. Sylvester Vincent went with it. In the yeast of wave and foam Mr. Vincent arose to the surface, near the center of the raft. He was badly disorganized, and for a moment spluttered and gasped for breath. But he was soon on his feet and was game to the core. The raft was a hundred yards from shore.

"Talk about your toboggan slides!" shouted Vincent, as he raised the broken bottle in the air. "That

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beats Coney Island. I name thee 'Helen Carmody!'"

"Hold on there!" yelled Mr. Kent. "You named that boat 'The Jumping Jupiter' before you went below. Stick to your first name, or you will queer the ship. 'The Jumping Jupiter' is a good name."

Mr. Carmody laughed uproariously.

"You gentlemen planned to pay my daughter a compliment, and I thank you for it," he said. "It is just as well. There is a yacht named after Helen. So we will stick to the name which Mr. Vincent first selected. It is an euphonious title, and I hope it will bring us good luck. Let's go out and help Vincent tow 'The Jumping Jupiter' back to the dock."

Day by day "The Jumping Jupiter" grew in size, if not in beauty. Her hull was divided into eight compartments, and these were sheathed and made as air-tight as possible. On top of them they built a twenty-four foot cabin with a storeroom and some rude bunks. From opposite ends of the cabin arose two short masts. At night they worked on the sails, and finally produced two triangular ones, sewed together from the window awnings which had been found in the bungalow. These were rigged lateen wise, with a long yard fashioned from a bamboo pole. It was decided to abandon the lookout on the rock, and to concentrate the entire working force on the boat. A long oar was pivoted at the rear to serve as a rudder, and an extra one was made for use in case of accident. On the bow they

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constructed a clumsy but strong windlass, as a capstan to lift the anchor. A five hundred pound rock of irregular, jagged formation, was provided as an anchor. Mr. Kent suggested the use of the gold images for this purpose, but was greeted with so firm a refusal from Simon Pence that he was overruled.

On Tuesday, General Superintendent Vincent announced that they had overlooked the fact that Monday was recognized in all civilized countries as "wash day." He found upon investigation that the table and chamber linen needed cleaning. He was reluctant to assign any one to this duty, but offered his services, if he could have an assistant. Mr. Rockwell promptly volunteered. They found a "big wash" ahead of them, but tackled it with cheer and energy. There were no tubs in the bungalow, but there were plenty of large casks, which when cleaned, served as well. Sidney Hammond succeeded in making two fairly effective washboards with a rabbet plane and a piece of hardwood plank. With plenty of soap and hot water the multi-millionaire and the Chicago promoter were soon hard at work.

There was an abundance of rope, and they stretched their clothes lines back of the bungalow. When ready with the first basket of washed linen, they found the lines occupied by parrots and other gaudily plumaged birds, who were disputing possession with a troop of jabbering monkeys. These

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were driven away, but they returned as soon as the laundrymen were out of sight.

A gray-bearded monkey grabbed a napkin and made for the tallest tree. Vincent arrived just in time to save a tablecloth from being torn to pieces by these bander-logs. It was then decided to hang out no clothes until all of the washing was done, and then to stand guard until it was dried. They accomplished their task before eight o'clock in the morning. Perhaps a scrupulous housewife might have found flaws in their work, but it was "good enough for a man," as Vincent expressed it.

Those who have followed these chronicles of the abducted millionaires, may have noted an absence of complaint or remonstrance at their fate. It is a matter of record that from the time Mr. Morton failed to swerve Walter B. Hestor and Captain Waters from their purpose, the subject of the kidnapping or the incidents connected with it, never were made the subjects of discussion. To a man, they accepted the situation which had been thrust upon them, with that imperturbable composure which defies the caprices of fate or circumstance. Every one of the six multi-millionaires had interests at stake hardly to be measured in money, but they preserved an unruffled mien, and deported themselves as if abduction were one of the common events of life, provided for in the table of chances and averages. They talked about New York as if it were a city within easy reach of "Morton Bay" and the Hestor bungalow,

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and acted as if on a pleasure trip rather than the marooned victims of a plot.

This air of indifference was not assumed. It was second nature to these men. For more than a generation they had been on the firing line of humanity's most merciless battlefield. They had lived in an atmosphere of tumult. They had waged warfare on the edge of a volcano ever threatening an eruption. They had trained themselves to meet crises with placcidity, and to float on the resistless tides of fortune with an even keel ; ever alert to take advantage of the first change of wind or weather. Adversity was but an incident to be calmly studied and solved. Of such are the post-graduates of Wall Street.

An incident occurred on Thursday, the eighteenth of May, which disturbed the even course of events on Social Island.

In the bluish-gray of dawn, six of the colony renewed work on "The Jumping Jupiter." Light, misty clouds obscured the eastern sky and a vapor hung over the lake. As the sun mounted the heavens this fog slowly lifted.

Mr. Rockwell was working on the bow of the boat, laying the flooring which served as a deck. He paused a moment to rest, and looked out toward the black gateway to the bay. Something invited his gaze. He shaded his eyes with his hand.

"What is that?" he exclaimed, pointing in the direction of the rock, where Mr. Pence had so narrow an escape. All eyes were turned to the point indi-

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cated by Mr. Rockwell. In the freshening morning breeze, a triangular white flag fluttered from the ledge of rocks.

"What does that mean?" said Sidney. "No one here has placed a flag on that rock."

Mr. Pence and Mr. Haven were at work in the bungalow. They were sent for, but had no knowledge of the flag. No member of the party had been across the bay since Monday. Certain it was that the flag had not been there the preceding day. It was a large white flag and could not have escaped notice.

"Let's investigate this," said Sidney. "It is well to be cautious."

He went to the bungalow and brought back four rifles. Mr. Kent, Mr. Morton, and Mr. Vincent were selected to accompany him and they were soon on the raft and down the bay. They circled around the rock from a distance, but saw no sign of human beings. There seemed to be a pile of boxes and packages on the apex of the rocks.

"We will go in," said Sidney. "Mr. Kent and I will keep a lookout."

Mr. Morton and Vincent pushed the raft forward and they swung in back of the rock. It was low tide. The first thing that attracted their attention was a fifteen foot yawl or dingy, well up on the shore, with its painter wrapped around a tree. This boat was brand new; not a scratch showing on its varnished sides. The handles of its four oars showed no traces of having been used. It was such a boat as four

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men could safely use in ordinary weather, and specially fitted for service on such a reach of water as "Morton's Bay." A hurried examination revealed no name and gave no clue to the manufacturer. It was a model from which thousands have been made.

On the brow of a rock was a pile of boxes and cases. The flag floated from a staff, which was propped up by a large stone. Just below the flag was a tab or card such as express companies use, tied firmly to the flagstaff. Mr. Morton read the inscription. It was as follows:

On board the *Shark*, May 18th.

To Messrs. Palmer J. Morton, Andrus Carmody, John M. Rockwell, Simon Pence, R. J. Kent, Hiram Haven, Sidney Hammond and L. Sylvester Vincent, guests of Hestoria Island and Bungalow, with the compliments of

WALTER B. HESTOR.

Two of the boxes were heavy, and water was dripping from them. An examination showed that they were packed with ice. There were fifteen boxes. The yawl was pushed into the water and loaded with as much of the freight as could safely be carried. The remaining boxes were placed on the raft. The beach being clear—the tide was at its ebb—Mr. Haven and Mr. Morton walked along the cliffs and back to camp. Sidney rowed the yawl

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and Vincent took charge of the raft. Aided by a favoring breeze, he made good time. The boxes were deposited on the deck of "The Jumping Jupiter" and opened. There was lively curiosity concerning their contents. The first box yielded several hundred pounds of choice cuts of steak, and roasts of beef. The second one contained a sortment of legs of lamb and other fresh meats. These were at once taken to the storehouse. The meat was in excellent condition and would keep fresh for many days.

There were crates filled with fresh vegetables, lettuce, strawberries, radishes, and all the garden luxuries of that season of the year. It was a tempting array, and L. Sylvester Vincent was in his glory. Then there were cases of champagne, a box filled with pickles, table sauces, oils, etc. There was a supply of fresh meat and vegetables sufficient to last a week or ten days, even if the castaways used nothing from the boundless resources of the island.

"A sirloin steak will taste good again," said Mr. Kent as he hammered the top from the last box. He displayed to view a top layer composed of the latest magazines. Then he found a number of new books and a varied assortment of May publications. In the bottom of the box were copies of newspapers. There was a rush for these papers.

There were copies of the New York papers dated from May 2d to May 12th, also copies of New Orleans papers as late as May 14th. In addition to

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these were copies of Chicago and Philadelphia papers from the time of their departure from New York up to dates comparatively recent.

"Gentlemen," said Mr. Rockwell, after ten minutes had elapsed, "we have read enough to indicate that none of our families has suffered from death or serious illness up to the time these papers were printed. We can postpone a study of less important matters until our morning's work is done. Let us proceed to our task and do our reading later."

This suggestion was agreed to, and Vincent carried the precious box to the bungalow. The news from the great outside world from which they were separated acted as a stimulus to their energies. It was nearly eleven o'clock before Mr. Carmody gave the signal to cease, and they returned to the big dining room, where a tempting dinner awaited them.

There is one American habit which has a circle of slaves and devotees as loyal as those who worship at the shrines of Bacchus, Nicotine and Poppy. Nothing can reconcile the habitual newspaper reader to the absence of his divinity. He is the willing incense bearer before the shrine of Ink. He must have his daily paper or something is taken out of his life. If he be a leading actor in the great drama of life; if his name be conspicuous in types and headlines; if the editorial writers belabor his deeds with cudgels or embalm them in honeyed words of praise—then does his love of printed pages be-

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come a consuming passion. The great man who informs the public that he is careless of what the press says of him, and assures his admirers that he cares little for newspaper commendation or criticism; that he seldom opens a newspaper—well, he tells an untruth.

There was no afternoon siesta that . . . In the bright sunlight, the veranda was alive with flaming headlines and rustling newspapers. For two hours scarcely a word was spoken. Each man read in silence; intent on those items of news in which he had a personal interest. Again they lived over the events of the eighteen days which had passed,—this time not on the decks of a yacht, or in a tropical wilderness, but in New York. The types, by some mental alchemy, evolved kinetoscopic pictures which passed before their eyes. They were in their homes, and heard the fond voices of relations and friends. They mingled in the throngs of Wall Street and Park Row, and saw the white-faced mobs palsied with excitement. They looked down from the galleries and watched the maddened crowd of brokers swept to and fro on the billows of panic. They saw their favorite stocks go to swift ruin in the stampede of affrighted holders. The events of that awful Tuesday passed in swift procession before them—the bogus Philadelphia dispatch, the vague theories of friends and detectives, the wild conjectures of sensational reporters—these and a thousand other facts and fancies seemed a dream,

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and not the consecutive record of events in which they were the heroic figures.

It was as a man reading his own obituary, or facing with ghostly eyes the scenes of a former life; meeting face to face loved ones and friends, incapable of making a sign or sounding the signal that they yet lived and loved. They were as men coffined in a trance, with the great pulsating world passing in review before their silent forms. And here they were on some unknown island, in some unknown sea, with the live world all around them. Perhaps but a few miles away, some clammy cable, buried in the ooze of ocean, was throbbing with questions they alone could answer.

L. Sylvester Vincent broke the spell. He had searched paper after paper and finally came upon a modest item in *The New York Record* announcing his disappearance.

"I don't seem to cut much ice in this mystery," he said in an aggrieved tone.

There was a roar of laughter, in which Vincent joined.

"Never mind, Vincent," said Mr. Kent, "you are the only one in the party who will quit winner on this deal. If you save those beastly idols, you will be fairly rich, and your picture will be in all the papers. You will yet be famous. Did you see this, Mr. Rockwell?"

Mr. Kent read the following from *The Record* of May 4th:

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"It is a matter of sincere regret that Mr. Walter B. Hestor, the famous special correspondent of *The New York Record*, left this city on a cruise through the Mediterranean shortly before this outrage occurred. All westbound steamers have been requested to communicate the facts to Mr. Hestor, in order that his services may be secured at the earliest possible moment. No journalist living is better qualified to unravel a mystery of this character, and *The Record* hopes to be able to announce the coöperation of Mr. Hestor in a few days."

"I should say he was well qualified," remarked Mr. Kent. "I must give Hestor credit for rare talent in the selection of steaks and wines. The poor fellow is as crazy as a bug on most matters, but his mind is perfectly clear on Scotch whiskey and cigars. By the way, Pence, did you read those articles about your will? One of the papers say you leave \$25,000,000 to endow an old ladies' home, and another says your entire fortune will be devoted to a socialist university. The Philadelphia papers claim that your money is left to indigent actors and race horse people. Is there any truth in it?"

Simon Pence looked up over his steel-rimmed spectacles and he smiled at his questioner in a good-natured way.

"You are too old a man, Kent, to believe everything you see in newspapers," Mr. Pence said, and returned to his reading.

"I have a suggestion to make," said Sidney Ham-

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mond, later in the afternoon. "If Hestor remains around these waters—as he is likely to do—there is no telling what he may attempt. It evidently is his intention that we remain where we are for an indefinite period. It is impossible to forecast what vagary his fancy may take. I doubt if he came near the bungalow last night. He saw the lights burning and knew that we were here. If it is his idea to keep us on the island and supply us with luxuries, he will object to the construction of such a boat as we now have under way. There is nothing to prevent his quietly coming in some night and towing 'The Jumping Jupiter' out to sea. This would be a calamity, and we must run no chances. The yawl he has given us, is not seaworthy for more than three men. If necessary, I am ready to make the trip to the mainland in the yawl, but our best plan is to remain together and finish our boat. In the meantime, we should guard it at night. I suggest that we detail two men to night work on the boat. They can work with lanterns and guard our property at the same time."

"We will do that," said Mr. Morton. "I will gladly take the night shift for a time. Who will go with me?"

All volunteered, and Mr. Morton selected Mr. Haven as his companion.

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Chapter XXV

WHEN the day's work was done and the table cleared, the castaways were too fatigued to read or discuss theories or problems. At the suggestion of Mr. Carmody, Sidney Hammond seated himself at the piano. None knew that their companion possessed musical talent, and Mr. Carmody made the request in a jocose way. The instrument was a superb one. It had not been opened since the bungalow was occupied, and was considered only as an ornament.

As Sidney swept his fingers over the keys, to test the tone of the instrument, a look of pleased surprise came over the faces of those assembled in the club room. Simon Pence emerged from the kitchen, dish towel in hand, and stood in the doorway, his face a picture of gratified amazement.

"What shall I play for you?" asked Sidney.

"Something lively," said Mr. Kent. "Give us something with a dash and a swing to it."

The next moment the air was vibrating with the rippling melody and rhythm of a Strauss waltz, which Sidney executed with the technique of a

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master. This faded into one of the quieter compositions of Verdi, and then into the rollicking swing of a Sousa march. You seemed to see long platoons of soldiers marching past with swinging, springy step; there was in the music the glitter of uniforms, the fantastic pomp of the drum major, the cheering crowds, the roll of drums, the blare of brass instruments, and the exquisite blending of wood tones in the predominant melody of the composition. The march ended in a triumphant flourish of trumpets and the rippling thrill of the piccolo. Sidney turned to his audience; his handsome face aglow with pleasure and excitement.

There were cheers of applause. Every one rushed forward to congratulate and thank the man.

"Why didn't you tell us you could play?" demanded Mr. Carmody. "Why that was superb! I claim to be a judge of music, and I declare I never listened to a better performance."

"It's a fine instrument," said Sidney. "That counts for much. I have a natural love for music, but am out of practice. I studied for three years under the best master in Europe. I like to play, but there are so many who do not care to listen to piano music that I preferred to take no chances."

"You keep right on playing," said Mr. Morton. "That was splendid. I do not know when I have so enjoyed a piece of music. Give us something from Mendelssohn; 'The Spring Song,' for instance."

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Sidney complied with the request and followed with selections from "Elijah." Then followed some of the soulful and tender melodies of Beethoven; the livelier cadenzas of Mozart's "Magic Flute," and more stately measures of Handel's masterpiece, "Saul."

As Sidney played, his touch came back to him. With the intuition of an artist, he realized that he had an appreciative audience, and unlike many performers demanded no tribute of pleading. He allowed his fancy to roam over the treasured archives of music. The ivory keys responded with gems from Weber, Schubert, Glük, Beethoven, Myerbeer, Balfé, Spontini, Listz, Bach, Gounod, Rossini, Chopin, Rubinstein, Dvorack, Wagner and other great composers. They heard the twitter of birds, the rustling of leaves, the sighing of the wind, the fury of the storm, the dance of maidens, and the lover's sigh. To his magic touch the instrument sounded the gamut of human passions. Then Sidney sang an old German love song. His voice was a deep mellow baritone, and filled the room with its thrilling melody. As an encore he responded with a Scotch ballad, and concluded the evening's entertainment by playing and singing "My Country 'tis of Thee," in which all joined.

It was an evening long to be remembered by the marooned millionaires on Social Island.

The boat was rapidly nearing completion. They tested their work by weighing the hull down with

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rocks, but no leaks were disclosed. Each of the eight compartments seemed to be water-tight, and provision was made that in case of a leak the faulty one could be bailed out.

It had been hoped to finish "The Jumping Jupiter" by Saturday night, but this was found impossible. A heavy rain set in Saturday evening and continued all day Sunday. The day was spent in reading, and Monday morning found all much refreshed, and ready to complete the preparations for departure. There were occasional showers during the day, but it was cool. It was found possible to work without the usual afternoon respite. When six o'clock came Mr. Carmody inspected "The Jumping Jupiter" and announced that the boat was finished.

Candor compels the admission that "The Jumping Jupiter" was as ugly a craft as ever stood ready to put out to sea. In comparison, a canal boat was a model of grace, and a Hudson River raft would hesitate to recognize the prototype evolved by the builders on Social Island. The only paint was that used in outlining the name on the opposite sides of the cabin. "The Jumping Jupiter" is easily described. Imagine a forty-foot scow supporting a twenty-four foot cabin on top of which there were two short masts. These masts supported two lateen sails made of striped window awnings, and the sail-makers made no attempt to preserve any uniformity of design in connecting the stripes. As Mr. Kent

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remarked, the sails looked "like two teams of convicts engaged in a football scrimmage."

There were thwarts for three oars on each side of the boat. A long oar served as a rudder and a crude windlass supported the rock anchor. But what "The Jumping Jupiter" lacked in beauty she made up in staunchness and utility. There was no chance for her to flounder.

"The Jumping Jupiter is all right," said Mr. Kent, as they stood off and surveyed this marine wonder. "But I object to calling the Jumping Jupiter a 'she.' There is nothing effeminate about this boat. We will call it a 'he.' He is not pretty, but he is as independent as a hog on ice. You know that the hog was so built that when he could not skate he could lie down. He was perfectly satisfied either way. It is the same with 'The Jumping Jupiter.' If he cannot stay on the ocean he can go ashore. There is nothing to prevent a boat like that from going ashore. It would be just as safe on shore as on the high seas. It is a wonderful boat. It is also a submarine boat, isn't it, Vincent?"

"It started out that way," said Vincent, with a grin. "I hope he won't repeat that performance."

During the evening they placed such furniture and bedding on board as was needed. For two days Vincent and Mr. Pence had been cooking in preparation for the voyage. They had provided huge joints of roast beef, and enough bread to last a week or more. They placed in the storeroom of "The Jumping

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Jupiter" a store of canned meats and vegetables, huge bunches of bananas, pawpaws and other tropical luxuries. Everything which would hold water was pressed into service. Several casks of fresh water were placed in the hold, as also were extra stores of food, in case a storm should wash the cabin overboard. In that event it was proposed that all should seek shelter below and trust to luck and a sandy beach. The new dinghy was lashed to the roof of the cabin.

There was one thought which disturbed the prospective voyagers, though none mentioned it. Where was Hestor and the "Shark," and would he interfere with their departure? Had he observed their preparations for escape? Was he opposed to it or did he countenance such a move? By no word or sign had he given the slightest hint as to his intentions. He had left the island without warning, and he had returned without notice and had left gifts. Thus far he had played the part of a friendly jailor. They could not hope to make any effective fight against recapture, but every man swore to himself to resist such an outrage to the last extremity. That Monday night Sidney and Mr. Kent climbed the cliffs and scanned the sea. There was no ship or craft in sight, but for all they knew the "Shark" might be anchored beyond the cliffs which jutted out from the opposite horns of the crescent which limited their range of vision north and south.

At a conference it was decided to put out to sea

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about eleven o'clock the following forenoon, unless the wind and weather absolutely precluded such a risk. At this hour the tide was favorable, since it swung with a strong current to the north. They aimed to circle the island to the north and head straight for the mainland; which in their opinion was not more than one hundred and fifty miles to the west or northwest.

It was a happy group which gathered around the table for the last dinner on Social Island. The members would not have been recognized as the eight men, who three weeks before had crossed the gang-plank of the "Shark" as she lay in New York harbor. Sun, wind and weather had worked wonders. As they sat at the table they might have been taken for a group of sea captains, enjoying a shore vacation. Their hands were tanned, and palms once soft were now ridged with callouses—honest reminders of contact with saw and hammer. The nervousness engendered by years spent in the caverns of Wall Street, had disappeared. Their eyes were clear and their step confident and springy. They laughed heartily, and ate with an appetite which comes from a clear conscience, good digestion and an out-of-door life.

"I haven't had such an appetite since I was twenty years old," said Mr. Morton, as he helped himself to a generous slice of roast beef. "I eat like a hired man and I feel like one."

"Look at Simon," said Mr. Kent, as that gentle-

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man again assailed the steaming joint of beef with carving knife. "When he left New York he was pale and wan. I thought we were going to lose him. He was living on tea and crackers. See him now! He is the boy wonder. He has the complexion of a sugar-cured ham and the unregulated appetite and digestive apparatus of an ostrich. Vincent tells me he has to lock things up to keep Simon from over-loading his stomach between meals."

"Unless we eat this stuff it will be wasted," said Mr. Pence. "It is a shame the amount of food which will be spoiled. When I was a boy, mother used to make us clean our plates whether we were hungry or not. It is a good plan. It saves things."

"By the way," said Sidney, "have you and Vincent put your idols on board 'The Jumping Jupiter'?"

"I have made a special compartment for them in my stateroom," said Mr. Pence. "We will put them on board to-morrow morning."

"So the good ship 'Jumping Jupiter' is to be a treasure ship, is he?" said Mr. Kent. "How about that, Mr. Carmody? Who owns 'The Jumping Jupiter'? In my opinion, we all own an equal share. Now, this gold shipment is purely a business proposition. 'The Jumping Jupiter' was designed solely as a passenger boat. Any one could tell that by looking at him. It is a great risk to ship fifteen hundred pounds of gold. We should charge heavy freight. I should say that we should be justified in

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charging not less than twenty-five per cent of the value of the cargo as freight. If Pence and Vincent can use our boat to carry a lot of heathenish idols, I want to carry an equal weight in bananas. Hammond is also anxious to ship some rare wood he has found. Each of us is entitled to at least seven hundred and fifty pounds of freight. 'The Jumping Jupiter' cannot hold any such burden in addition to our common store of provisions and other necessities. What are we going to do about it?"

Mr. Kent winked solemnly at Mr. Carmody.

"I have thought of that," said Mr. Carmody. "I have found some beautiful marble, and would like to take back some of those carvings from the ruined temple. It certainly is not fair to let two men monopolize the carrying capacity of 'The Jumping Jupiter' for their private gain."

"That is right," said Mr. Morton. "We must be fair in this matter. I think that twenty-five per cent is too low a rate. It should be at least thirty-three and a third per cent. The gold is worth \$360,000, as near as we can estimate, and this will make the freight charges \$120,000. This will be divided equally among six of us, or \$20,000 each. Mr. Pence and Mr. Vincent will have \$240,000 to divide between them. As a matter of equity, we all have an equal share in this gold, since it was discovered by these men in the performance of a common duty. But we will waive that. I insist that \$120,000 is not too much to charge for freight."

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"That is fair," said Mr. Rockwell. "In fact, it is liberal. In my opinion, it should be fifty per cent, but—"

"Hold on, gentlemen," said Simon Pence, in great alarm. "If you keep on you will confiscate my property. I—"

"*Your* property?" exclaimed L. Sylvester Vincent.

"*Our* property, my dear Mr. Vincent; excuse me," said Mr. Pence. "I will admit that we should pay some freight charges, but these rates are extortionate. I should—"

"Not from Social Island to New York," said Mr. Kent. "Fifty per cent is the regular rate."

"I think ten per cent is enough," said Mr. Pence. "Be fair, gentlemen, be fair!"

"'The Jumping Jupiter' has an absolute monopoly of this business," said Mr. Kent. "It is not customary for shippers to fix rates. If you and Vincent do not like our way of doing business, transfer your trade to some other firm. This is not a matter of sentiment. As a stockholder, and as a man who made the masts of 'The Jumping Jupiter,' I move you, Mr. President, that we accept this freight risk for thirty-three and one-third per cent of the value of the gold, and retain the merchandise as security until such time as proper settlement is made."

"I second the motion," said Mr. Haven.

"All in favor say aye," said Mr. Rockwell. Six men roared "aye!"

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"Those opposed say no!"

"No! No!" shouted Simon Pence. Vincent did not vote. Mr. Kent had nudged him to keep quiet.

"It is an outrageous rate, and I will never pay it!" said Mr. Pence. "Why do you fix such an unheard-of rate?"

"'The Jumping Jupiter' is a trust, and we need the money," said Mr. Kent. "I am afraid those grinning idols will hoodoo us as it is. I move that we leave them behind, Mr. President. The best we can get is a lawsuit."

"I will pay the rate! I will pay it!" exclaimed Mr. Pence. "I was only joking."

"Draw up an agreement, Hammond, and have it properly signed and witnessed," said Mr. Rockwell.

Sidney did so, and Mr. Pence and Vincent signed it. Early the following morning the idols went on board "The Jumping Jupiter."

Tuesday morning broke fair and clear, with a steady but freshening southwest breeze. Never had the island looked lovelier than on the day set for the departure of the castaways. It seemed as if the feathered denizens of the tropical forests had surmised their plans, and had gathered to bid them God-speed with a noisy chorus. Their brilliant plumage glistened in iridescent hues through the foliage around the bungalow. The chattering bandar-logs watched the preparations with curious interest. One very bold monkey ventured so near, that Vincent, by a sudden rush, covered him with a large wicker

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basket. After much maneuvering, he succeeded in clamping a chain over his neck and triumphantly led him captive to the deck of "The Jumping Jupiter."

"Here is our mascot!" he exclaimed, as he fastened the chain to the windlass. "He is ugly enough to stand off all the idols."

The monkey made a dash for Vincent's leg, but missed it by an inch. Vincent named him "Socks," on account of his white feet, and "Socks" was duly accepted as a mascot and a passenger.

There was a final survey of the bungalow to see if any necessary article had been overlooked. The windows were closed and barred, and the keys deposited in the box under the tree where Hestor had found them. The big triangular sails were raised, the ropes cast off, and "The Jumping Jupiter" slowly crawled away from the stone pier.

"We're off!" said Mr. Kent. "Good-bye, Social Island! I have had a mighty good time, even if we were kidnapped."

"So have I," said Mr. Morton. "It has been a pleasant vacation, but an expensive one for me."

The monkey made frantic tugs at his chain, and set up a yell, which was responded to by hundreds of his brethren on shore.

"Keep quiet, you fool!" said Mr. Kent. "You will not be lonesome or homesick. You are going to New York."

But "Socks" was not to be consoled. He jabbered and fought until exhausted. Later in the day

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he became calmer, and seemed to be resigned to his fate.

By unanimous consent, Sidney Hammond was made captain of "The Jumping Jupiter." He accepted the position, and promised to discharge the duties to the best of his ability. He admitted an unfamiliarity with craft of "The Jumping Jupiter" class, but was confident that "he" would prove seaworthy. Once away from shore, they caught the benefit of tide and breeze, and swept out towards the gateway. Mr. Pence took one long look towards the rock where he had spent three awful hours. As they approached the outlet of "Morton's Bay," Sidney gave his first order. He glanced at the white breakers and shouted:

"Man the oars!"

Six of the men stood at the long sweeps. A critical moment was approaching. They were headed straight for the surf. Sidney saw that there was a heavy swell rolling in. He stood by the tiller, and issued his instructions in a calm voice.

"When I give the word, bend to your oars and row as hard as you can," he said. "There is not any danger, but we must help counteract the force of the surf. We shall make it readily enough. All ready? Row!"

The bow of "The Jumping Jupiter" rose slightly as the first incoming roller struck the raft. Mr. Pence was the only one not at work, and he looked at the foaming combers ahead with eyes lifted in

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terror. There was a strong breeze between the cliffs, and to Sidney's delight the boat was under good headway. The men pulled vigorously at the sweeps. The bow of "The Jumping Jupiter" sank in a way that was sickening to Simon Pence. The next moment a green wall of water fell with a crash. "Socks" gave a shriek which was smothered as the water rolled over him. The raft groaned from end to end. There was a sound of breaking glass.

"Row! Row hard!" shouted Sidney. For an instant the boat wallowed backwards. Then a strong gust of wind filled the sails, and everyone bent to the oars. The next wave did not break.

"Once again!" shouted Sidney. There was a big wave coming. It towered overhead, but broke before it reached the boat. There was a smother of foam and a roar like that of Niagara, but "The Jumping Jupiter" was not to be stopped. In a few seconds they were past the danger line, and out in deep water, where the swells rolled in regular lines broken only by ripples caused by the breeze. The oars were taken in, and fastened to their places.

A cheer went up when they saw that immediate danger was past. Vincent went to the rescue of "Socks," who was dripping with water and chattering with fright, but entirely subdued.

"You are a mascot, all right, all right; 'Socks' old boy!" said Vincent as he loosened the chain so that the monkey would not choke to death. "This beats climbing trees, doesn't it?"

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Mr. Carmody and the others made an examination of the hull of the boat. The strain had caused a slight leak in the third compartment, but they had no difficulty in stopping it. The kitchen was somewhat disarranged, and a number of dishes broken, but the damage was not serious. "The Jumping Jupiter" had successfully withstood its baptism, and thus far had justified the hopes of the builders.

For half an hour Sidney held his course straight out to sea. Then he headed to the north. The big lateen sails were pulling splendidly, and though the craft responded slowly to the tiller, there was no trouble in holding her to the course. They now had a clear view of the coast.

"Where is the gateway?" asked Mr. Carmody, who had been looking intently along the shore for some time. "I cannot see it."

"I can see it," replied Sidney, "but I would never suspect it was an inlet unless I knew it to be a fact. From any point at sea the rocks look solid and continuous. The gateway is just south of our flagstaff. Do you see it now?"

It was as Sidney said. The coast was so formed that no inlet showed. Half a mile from shore there was nothing to distinguish the entrance to the bay from a score of ragged indentations in the black cliffs. As they proceeded they came to the ridge of rocks which formed the north horn of the crescent. This they imagined to mark the north boundary of the island, but as they neared it they found it was

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but the south end of a bay which seemed to be twelve or fifteen miles across.

"This is a pretty good-sized island, Hammond," remarked Mr. Kent, as this new panorama spread out before their view.

There was a puzzled expression on Sidney's face. As Mr. Kent spoke, the massive outlines of the snow-white peak, which had been seen from the island, slowly came into view above the hills along the coast. The land now opposite them was low and fairly flat. The big rock on their port side was seen to be the end of a spur of small mountains which came down to the ocean.

"I do not understand it," said Sidney. "There is no such island as this on any of our maps? Where can we be? This island is at least forty miles long and perhaps longer. That must be the northern end of it."

Sidney pointed to the cape perhaps fifteen miles away. It was now two o'clock in the afternoon, and Mr. Rockwell and Vincent announced that dinner was ready. They stretched an awning over the after-deck and set a table beneath it. Sidney lashed the tiller in position, and all proceeded to enjoy the repast. A haze was stealing over the ocean and the wind dying out. For a time "The Jumping Jupiter" had been making four or five miles an hour, but the breeze, as it came heavy with perfume from the shore died down until it was barely strong enough to straighten out the striped sails.

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"Well, Captain Hammond, what do you think of it?" asked Mr. Morton as he lit a cigar and leaned back in his chair.

"There is but one thing to do," said Sidney. "We must keep on this course until we round that cape. At this rate it will be dark before we make it. We will stand well out to sea, so as to have plenty of leeway in case of an east or northeast wind."

The big mountain peak was now almost exactly to the west of them.

"If that is old Popocateptl, as I think it is," said Sidney, pointing at the huge purple mass, "Vera Cruz is only a little northwest of here. When it gets dark I will hold her north, and take no chances of running ashore on this island."

As the afternoon wore away, the haze settled and slowly blotted out the shore line. They crawled along at hardly two knots an hour. It was exasperating progress, but there was no help for it. In the evening the haze lifted and showed the cape still in the northwest. This proved that the tide was pulling against them. The wind died away to a breath, and the sun sank, a huge red ball of fire in a bank of orange clouds. At ten o'clock the wind swung into the southeast and freshened, but the haze yet hung over the sea, and Sidney held his course to the north.

All but Sidney and Mr. Kent retired to the bunks and slept soundly as if on an ocean liner. Save for the bank of fog, it was a perfect night on the water. The raft swayed gently to the deep breathing of the

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sea, and the masts groaned in musical cadence to the rippling of the water. At midnight Mr. Kent took the tiller, and Sidney stretched himself on a steamer chair and enjoyed two hours of untroubled slumber. He awoke and relieved Mr. Kent, who then took his nap.

Twice during the night Sidney turned the boat to the west, and held that course until the hollow thunder of the surf warned him to stand out. At about three o'clock the breeze quickened, and a twenty mile breeze sprang up, coming straight from the west. This compelled him to cease any more landward experiments, and "The Jumping Jupiter" rolled along at a five-mile-an-hour rate.

"It is a satisfaction to know that we are going somewhere," said Sidney to himself. "We must be past that cape by this time. If the fog lifts with this breeze, daylight will show where we are."

As he spoke there was a faint glow in the eastern sky. Mr. Kent awoke with a yawn.

"Where are we at?" he asked.

Sidney shook his head.

"We are headed north," he said.

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Chapter XXVI

REPRESENTATIVES of The New York Record watched every European port for the arrival of Walter B. Hestor and the steam yacht "Shark." According to all calculations, the yacht was due at the Azores not later than May 12th, but no word came from these islands. Day succeeded day with no news of the famous millionaire correspondent.

In the meantime the detective staff of forty picked newspaper men under Jack Stevens was indomitable in zeal but barren in results. Mr. Chalmers was steadily losing faith, but by no word or action did he disclose his loss of confidence to Miss Carmody. He prepared the leader for an article to be published in The Record on Wednesday, May 17th, in which was set forth the discoveries which had been made pointing to Hestor as the prime mover in the conspiracy. This was in keeping with his promise to Miss Carmody. In the meantime Editor Van Horne had sailed for New York, but was not due until the 22d or 23d of the month. In a cipher cablegram Chalmers had ~~tell~~ his superior the essential facts concerning ~~Editor~~. The reply of Robert Van Horne

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was prompt and decisive in instructing Chalmers to make public the facts. The inference was plain that Mr. Van Horne had no hesitancy in sharing his managing editor's suspicions. Mr. Chalmers therefore prepared a four page article, and awaited for the day fixed for the disclosure.

Miss Carmody ordered the steam yacht bearing her name put in commission, and her captain announced that he was ready to weigh anchor on an hour's notice.

At three o'clock Tuesday afternoon a cablegram was handed to Mr. Chalmers. It was in the cipher which had been given to the reporters working on the mystery. Translated it read as follows:

"HAVANA, CUBA, *Tuesday, May 16.* To William Chalmers, New York Record: Have solved mystery. Col. John McIntyre of Havana, built Hestor bungalow year ago. Hestor designed it. Located nine hundred miles southwest of Havana. McIntyre will act as guide. McIntyre is in Havana with me. I saw the 'Shark' Sunday in Gulf. Wire instructions to Hotel Pasaje. Also wire \$500. Claim special reward of \$50,000. BERNARD SEYMOUR,

"Envoy Extraordinary."

Chalmers dashed into Jack Stevens's room with the cablegram.

"Can we rely on that?" asked Mr. Chalmers. "Seymour was deceived once. He may be wrong again. What do you think?"

"I think he has found our man!" said Stevens without a moment's hesitation. "That cable sounds

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like business. It explains Seymour's silence. He is the luckiest reporter in the country. I would stake my life he is right."

"We will take the chance," said Chalmers. "Do not say a word. We will leave for Havana to-night. Be ready to start at seven o'clock. You will go by rail."

Chalmers issued a few instructions to his assistant and hurriedly explained what had happened. A few minutes later he was on his way to the Carmody mansion, having first ascertained that Miss Helen was at home. In a few words he explained what had happened. The young heiress was radiant with joy.

"I knew you would find them!" she exclaimed. "From the moment you said we could not fail, I was sure of success! Oh, isn't it splendid! I could cry for joy!"

"This is no time to cry," said the practical Mr. Chalmers. "We must start for Havana at once. How soon can you be ready?"

"I can be ready in an hour," said Miss Carmody. "Mrs. White is here. She is going with me. Can you go, Mr. Chalmers?"

"Certainly I can go," said that gentleman. "You did not intend to leave me behind, did you?"

"Why, of course not," said Miss Carmody, "but I am so excited I do not know what I am saying. Will Mr. Stevens go with us?"

"He will go by rail and boat, and we will meet

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him in Havana," said Chalmers. "You had better send word to your captain at once. Tell him I will be on the yacht by seven o'clock. Please warn him to keep the destination a secret. Do not forget to take along lots of wraps; it may be cold on the ocean."

Miss Helen laughed merrily.

"You talk just like Papa, and order me around as if I were a little girl," she said with a smile which showed no displeasure at this tyranny. "But I will obey."

"That's right," said Chalmers with a sad sort of a smile. "I am afraid that my authority is nearly ended. Perhaps this is the last time I shall have the pleasure of meeting you beneath the Carmody roof."

"It will be your own fault," said Miss Helen, her cheeks mantling with a blush. "Do you think Papa is an ogre to drive you away? But I must be busy with my preparations for the journey. I will be on the yacht before seven o'clock."

Chalmers returned to his office, and for an hour was busy with instructions to his assistants. He issued orders that *The Record* should give no hints of pending developments, and selected a special cipher to cover new possibilities. He then proceeded to the pier and boarded the yacht. Miss Carmody and Mrs. Isabel White had arrived, and the latter was in a flutter of excitement. Miss Carmody was charming in a traveling gown of blue. The yacht swung on her keel and headed down the East River.

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and out into the bay. Before twilight had faded, the "Helen Carmody" was well out to sea and making for Havana with a "bone in her teeth."

The "Helen Carmody" was a fine specimen of marine architecture. She was fitted with every convenience and luxury. She was larger than the "Shark," having more staterooms and more powerful engines. While more comfortable and stancher, she was not so fast as the "Shark." Mr. Carmody had sacrificed speed for room and artistic effect, yet there were few yachts that could show a wake to the "Helen Carmody."

The following morning was cloudy, with a half gale from the southwest. It increased in force as the day went on and was a full gale by night. Luckily all were good sailors, but they found the cabin more comfortable than the decks. Cards and music served to lighten the hours, though Chalmers and Miss Carmody found endless topics of conversation. With the gale at its height, Miss Helen put on a waterproof wrap and insisted on watching the storm from the forward deck. Chalmers found some "oil slickers," and they ventured out towards the bow of the yacht. It was blowing fifty miles an hour. Occasional flashes of lightning in the southwest threw a glare over the dark waters, showing crests blown into ribbons of foam by the gale.

A huge wave loomed black against the sky. The next moment the bow of the yacht shot into the depths. There was a warning cry from the bridge.

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The lurch of the yacht threw Miss Carmody forward, and she almost fell. Chalmers picked her up in his arms. There was no time to run. He threw one arm around an upright supporting the bridge. There was a crash as tons of water fell upon the deck. A wave dashed over the bulwarks and all but swept Chalmers from his feet, but he had a firm grip and held his fair burden above the rush of waters.

Miss Carmody screamed in excitement and delight.

"That is lots of fun, but it is a little too rough," she said, as Chalmers placed her on her feet.

"I should say it was rough," said Chalmers. He was wet to his knees. "This is more like surf bathing than yachting. Let's go in before it happens again."

It blew all night and most of the next day, and the "Helen Carmody" made slow progress. Towards dark the storm moderated, but the seas were high and slow speed necessary. Friday was clear and calm, and the yacht began to make up lost time. It was late Saturday afternoon when the frowning heights of Morro Castle were seen across the waters, and it was nearly midnight when they dropped anchor in the harbor of Havana. It was decided to remain on the yacht until morning, so the "Helen Carmody" lay within easy distance of the shore.

Sunday morning a yawl put out from the Havana docks. It had as passenger a small man with a "sandy" moustache, and hair which could be classed

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under no color other than red. He sat straight and looked dignified. He wore a natty suit of gray, with a large carnation in the lapel of his coat. This was an important event in the life of Mr. Bernard Seymour, but he felt equal to the occasion. There was a subdued twinkle in his blue eyes, which no assumption of dignity could entirely offset. He critically watched the perspiring Cuban at the oars. Then he looked at the "Helen Carmody."

"Smart looking yacht," he mused. "I may decide to buy her. Glad I sent Bender back to New Orleans. This is too swift a game for Richard. I will have to stake him after this is over. He doesn't know a thing about what has happened. Is Mr. Bernard Seymour a great detective? The best ever. They say it is luck! Let them guess again. Fifty thousand cold plunks, and a generous slice of that million! Not bad, I don't think. Will Papa take a vacation? He will; he will. Here we are."

The yawl came alongside the brass-railed gangway.

Captain Baldwin of the "Helen Carmody" stood at the head of the gangway. Mr. Bernard Seymour saluted him with an impressive gesture.

"Good morning, Captain!"

Captain Baldwin bowed but said nothing.

"I am Bernard Seymour; special commissioner of The Record," said Mr. Seymour. "Present my card and my compliments to Miss Carmody and Mr. Chalmers."

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"Come aboard, Mr. Seymour," said Captain Baldwin. "I am glad to meet you."

"Ah, is this Seymour?" said Mr. Chalmers, who now appeared. "Glad to meet you, old man. Accept my congratulations. I hope you are not mistaken in your man."

"I never make but one mistake on the same case," said Seymour, shaking hands cordially with the managing editor. "When can I pay my respects to Miss Carmody?"

"Here she comes now," said Chalmers. Miss Carmody came forward radiant in a yachting costume of white broadcloth, trimmed with gold braid.

"I have the pleasure of presenting Mr. Bernard Seymour," said Mr. Chalmers.

"I am delighted to meet you, Mr. Seymour," said Miss Helen as she extended her hand. "I have heard so much of you it seems as if I knew you. I am glad to welcome you aboard the yacht."

Mr. Bernard Seymour bowed profoundly. He had framed a speech, but it had eluded him. He felt that he must say something.

"You can't lose me. I am glad to meet you, Miss Carmody. The pleasure is all mine."

There was a twinkle in his eye which was irresistible, and Miss Carmody laughed until the color came to her cheeks, and she looked more charming than ever. She took Mr. Seymour in charge, and induced him to tell the story of how he came to solve the mystery of the Hestor bungalow. Mr. Chalmers

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listened to Mr. Seymour's carefully prepared narrative.

"When I received Mr. Chalmers's telegraphic advices," said Mr. Seymour, "I made up my mind that the first place to search was along the lumber docks. I thought it all over, and said to myself, it is like this: If Hestor has built a house in tropical America the lumber probably came from New Orleans, which is the great lumber market of the South. The contractor might hail from any place, but naturally he would ship his material from New Orleans. It was nearly dark when I arrived in the city. I went to the hotel, looked at my mail, and went from there to the docks. I questioned stevedores, dock-wallopers, sailors and levee men of all descriptions. I went finally to a resort frequented by such men. There were probably fifty of them in the room. I picked out a smooth-looking colored boy and told him I would give him five dollars if he would ask every man present if he ever helped load lumber for a man named Walter B. Hestor. I told him all about Hestor; that he was a newspaper man who owned a yacht called the 'Shark,' and that he was eccentric, and liberal with his money.

"He was a bright coon," said the veracious Mr. Seymour, "and he wanted to earn that money in a hurry. He got on top of a beer keg and made a speech. Once in a while he would misstate a point, and I would correct him. When he was through, a darkey, with a face as black as the ace of spades

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came forward and asked me how much I would give to know what boat that lumber was shipped on. I did not want to appear too anxious, so I offered him two dollars. We went to one side, and he told me that about a year ago a man arrived in New Orleans with a yacht called the 'Shark,' and that the owner superintended the loading of a lot of lumber, doors, windows and stuff on a schooner called the 'Sam Walker.' He described Hestor to a dot. He said Hestor's chief amusement was to throw money to the negroes along the levee to induce them to sing and dance. He would stand on the 'Sam Walker' and throw coins by the hour, until the levee was black with darkies. I knew he had the right man. I gave him the two dollars and promised him ten more if he would locate the 'Sam Walker' for me. At about midnight we found that the schooner was at Lake Pontchartrain, and was going to sail the next morning. I paid my colored friend and started for the 'West End.' I found the 'Sam Walker.' I wanted to get the information without exciting suspicion. I learned that the first mate was ashore in some of the drinking resorts at that place. Then I ran across a friend of mine who was much intoxicated. I used him as a tool. Early in the morning I found the first mate. From him I learned that the schooner was going to Havana. He was pretty full, and I bribed him to let me go aboard the schooner. There was no way to shake my friend, whose name is Bender, so we took him along.

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"The next day I became acquainted with the captain, a man named Parker, and found him a mighty good fellow. By leading the conversation gradually up to contractors, and to my friend Hestor, I learned that Colonel John McIntyre was the contractor, and that he lived in Havana. It seems the schooner was loaded with lumber for Colonel McIntyre. That was all I wanted to know from Captain Parker, and I 'laid doggie.' The second day out it turned in and blew a gale and carried us away off our course to the southwest. It was late in the afternoon when we passed a steam yacht, which seemed to be headed for New Orleans. She passed us to starboard. Captain Parker sized her up through a glass and said:

"There is that yacht you were talking about, Seymour. That is the 'Shark.'"

"He was positive about it. The first mate also said it was the 'Shark.' She was about a mile and a half away, and they could not make out her name. Both men knew the 'Shark' well, and were dead sure they could not be mistaken. Captain Parker said he could make Hestor out on the bridge; but of course I don't know about that. I never saw Hestor, and am not able to judge whether it was he or not. The man they said was Hestor seemed to be dancing a clog step on the bridge of the yacht.

"The gale set us back so much that we did not reach Havana until Tuesday morning. Colonel McIntyre was not at the pier, and I had considerable trouble finding him. He lives out on Vedado Street,

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and I jumped into a carriage and went out to his house. He had just left to go into the country. I went after him. It was noon before I stood him up."

"Where is Colonel McIntyre now?" asked Chalmers.

"He will be here soon," said Mr. Seymour. "Jack Stevens has gone out to his house for him. When we found you were in the harbor, Jack went for the Colonel, and I came to pay my respects to Miss Carmody. I am never looking for the worst of it."

Mr. Seymour raised his hat and saluted Miss Carmody.

"But to my story," continued Seymour. "I found Colonel McIntyre a gruff old dog, and he tried to stand me off. He said it was none of my business whether he had built a house for Hestor or not. I saw it was no use trying to 'con' the Colonel. He was too wise. So I told him the whole story. You should have seen his eyes stick out. At first he wouldn't believe a word of it, but finally he changed his mind. He said Hestor was such an erratic fellow that he would not put anything past him. Then he thawed out and told me everything."

"What island is the house on?" asked Miss Carmody with suppressed excitement.

"It is not on any island," said Seymour. "It is on the coast of Mexico, south of Vera Cruz. From Colonel McIntyre's description, it is a place you

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would not find in a thousand years. The Mexicans and Indians never go near it. They imagine that it is haunted by the ghosts of some old ruined city, which is said to be near there. There is a small inlet opening into a bay. You cannot see this inlet unless you are close to the shore. There is only one pilot, except Captain Waters of the 'Shark,' who knows the way in through the rocks and shoals. Any boat drawing more than five feet of water would be smashed to pieces. Here comes Jack Stevens and Colonel McIntyre."

The new arrivals were welcomed on the yacht. Colonel McIntyre was a thick-set, broad-shouldered man, with an immense black moustache, and a complexion almost as dark as that of a mulatto. But his fierceness was all external. There was little to his story which has not been told. Hestor had contracted with him to build a bungalow on the shore of the Gulf of Mexico south of Vera Cruz. Hestor had prepared the plans, which, when slightly modified by Colonel McIntyre, were sufficient for the purpose. He purchased the lumber and materials in New Orleans, and sailed with three carpenters for the site selected. Extra workmen were secured at Vera Cruz. The three carpenters were then working for Colonel McIntyre in Havana.

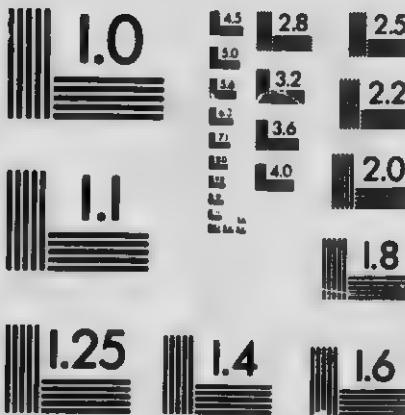
"Can you take us direct to the place, Colonel McIntyre" asked Miss Helen.

"I can take you there, but we could not take the yacht in without a pilot," said Colonel McIntyre.



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"The surf is very heavy, and it is dangerous for small boats. We had a pilot from Tampico. My advice is to pick him up on the way down, and then we will have no trouble. When will you start?"

"Just as soon as you are ready, Colonel," said Chalmers. "We must take on coal, but that will not take long."

"I am all ready," said Colonel McIntyre. "I am a very busy man, and have some contracts on my hands which require my constant attention, but when Mr. Seymour told me about this I dropped everything. I am entirely at your service, Miss Carmody," said the gallant Colonel.

"I do not know how to thank you, Colonel McIntyre," said Miss Carmody. "It is not necessary for me to assure you that we shall not permit you to suffer any financial loss on account of your kindness."

Early in the afternoon the "Helen Carmody" glided swiftly out of Havana harbor, and took a course almost due west. It was night before the ragged coast of Cuba faded in the eastern sky. The day was warm, but it was pleasant under the awnings and the six passengers thoroughly enjoyed the afternoon. Miss Carmody was happy in the thought that every turn of the propeller brought her nearer to her father. That she would find him she had not the slightest doubt. Colonel McIntyre gave her a minute description of the beauties of the country adjoining the bungalow; though he admitted that he himself

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had not attempted to explore the forests that surrounded it. His men, he said, had told him it was an impenetrable jungle and that the only way to approach it was by the sea.

" The Indians have all sorts of legends about the bay and its surroundings," said Colonel McIntyre, " and you could not induce a Mexican or an Indian to go near it. But I never observed anything strange about it. It is the most beautiful spot I ever saw. The water is like crystal and is full of fish. There are alligators or crocodiles along the south shore of the bay, but they did not bother us. There are monkeys, parrots, deer and other animals and birds by the thousand. Your father and his friends have probably had a good time. Don't you worry a bit about them, Miss Carmody. They are as safe as if in New York."

Mr. Seymour told some of his newspaper experiences, and kept the party in laughter and good spirits. In the evening Mrs. White took her place at the piano, and persuaded Miss Carmody to sing. Her voice was singularly sweet and sympathetic. Captain Baldwin and several of his officers stood in the doorway and enjoyed the musical treat. Then Mrs. White played some familiar airs, and all joined in the chorus. Here was where Mr. Bernard Seymour was at his best. He was so pleased with his vocal efforts that he volunteered to sing a famous " Chestnut Song," composed for a Bohemian Club of which he was a member.

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Mr. Seymour hummed the air to Mrs. White, so that she could favor him with an accompaniment. He cleared his throat, struck a professional attitude, and sang the following verses in a voice somewhat uncertain in key, but lacking nothing in confidence or volume. Mr. Seymour prefaced his efforts by stating that this song was used when guests of the club were so indiscreet as to inflict an ancient story or joke on the assembled throng. It had been sung with great effect to Senator Chauncey M. Depew. Mr. Seymour said there were several hundred verses of which he remembered three. He called this effort the "Rameses Song!"

"THE RAMESES SONG

"In the days of old Rameses;
Are you on?
They to'd the same thing; they told the same thing;
In the days of old Rameses
That story had paresis—
Are you on?
Are you on? Are you on?"

" You must all sing in the chorus," explained Mr. Seymour. " The second verse goes like this:

" It was told in ancient Florence years ago;
They told the same thing; they told the same thing;
When they told that tale in Florence
It was held in great abhorrence—
Are you on?
Are you on? Are you on?

They told that tale in Sodom,
Long ago;

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They told the same thing; they told the same thing;
In that city of the plain
The story caused them pain—
Are you on?
Are you on? Are you on?"

Mr. Seymour acknowledged the applause; bowed and returned to his seat. He could not be persuaded to sing again. It was the first time he ever had remembered the words of a song, and he preferred to rest on his laurels.

The crescent of a new moon hung like a silver sickle in the southwestern sky. A gentle breeze from the south was just sufficient to flutter the awnings. It was midnight when the voyagers retired to their rooms. The weather continued fine the following day, which passed without incident worth recording. Mr. Chalmers seemed to have no difficulty in monopolizing most of Miss Carmody's time. This did not escape the attention of Mr. Seymour.

"That will be the next kidnapping case," he remarked to Jack Stevens as Chalmers and Miss Carmody promenaded past them. "They make a fine looking couple, don't they? Ah, love's young dream! Here is Papa with a wife and six children! I sent them a cablegram yesterday which will make them the happiest colony in Chicago. I am an old man; a very aged patriarch." He did not look it.

Tuesday morning the snow-capped peaks of Mexico lifted their crests out of the ocean, showing faint and purple in the distance. It was late in the afternoon when the yacht dropped anchor in Tam-

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pico harbor. Colonel McIntyre, Seymour and Stevens went ashore in search of the pilot, and Mr. Chalmers escorted Miss Carmody and Mrs. White through the streets of the quaint old Mexican town. Colonel McIntyre made the discovery that the pilot had been in Vera Cruz, and would not return until late at night. There was nothing to do but wait. It was midnight when the schooner on which the Mexican pilot had shipped, dropped into the harbor, and to the delight of all he was found on board. Colonel McIntyre explained what he wanted, and when Chalmers offered the necessary financial inducements the pilot consented to make the trip. It was three o'clock in the morning before the "Helen Carmody" was headed in the direction of Vera Cruz.

An early breakfast was served Wednesday morning. The pilot announced that they should be at their destination between eleven and twelve o'clock that forenoon, and all were excited. Miss Carmody was pale but composed. The hour was fast approaching when her hopes would be crushed or her happiness made complete. Her heart throbbed at the thought that all her hopes might crumble into nothingness. There was no positive proof that Hestor had taken his captives to the bungalow. The tears came to her eyes several times, but she checked her emotions, and laughed at some of Seymour's characteristic remarks.

The yacht was running almost due south, and was about fifteen miles off shore. There was a faint haze

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over the water, but it was lifting in the quickening west breeze. Mr. Seymour was seated near the bow of the yacht.

"Look at that for a schooner yacht!" he exclaimed, pointing ahead and a little to starboard of their course. "That is a beauty! Look at those sails! Wouldn't they stop you! Captain Baldwin what is the technical name for that class of ship? It is not classified in my marine books."

Captain Baldwin was studying the strange-looking craft through his glasses. He did not answer Mr. Seymour's questions, but stepped to where Chalmers and Jack Stevens were standing.

"Do you know the missing men by sight?" he asked.

"I do," said Chalmers.

"Look at the men on that boat through this glass. They are signalling to us."

Chalmers took one long, searching look. They were rapidly approaching the odd-looking craft. The men on board of it were frantically waving handkerchiefs and cloths.

"It's them!" said Chalmers. "I recognize Sidney Hammond and Mr. Kent!"

Chalmers rushed to where Miss Carmody and Mrs. White were seated abaft the rear deck house.

"I think I have good news, Miss Carmody," he said. His face bore evidence more eloquent than words. "Do not get excited. I think we have found Mr. Carmody and his companions. Come along."

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Miss Carmody turned pale for an instant, and almost staggered as she started to rise. She took Chalmers's proffered arm and walked rapidly forward. The whistle of the "Helen Carmody" sounded a long, shrill blast. The motion of the engines ceased, and the yacht swung to port. As it did so the raft came into full view, not a thousand feet away. Eight men in yachting suits were standing on the roof of a low cabin, waving their arms and yelling like Indians. An answering shout went up from Seymour, Stevens and Colonel McIntyre. Again the whistle sounded its welcome note, and the screw churned the Gulf as the signal was given to back water.

"There's Papa!" exclaimed Miss Carmody. Her hand tightened convulsively on Chalmers's arm, but she did not faint or go into hysterics. This was not a Carmody trait.

"There he is—God bless him!" she exclaimed, as Mr. Carmody waved his hand and shouted: "God is very good to us; they are all safe!"

The sun broke through the haze, and every figure on the raft showed sharply in the flood of light. At the forward end of the craft a monkey tugged at his chain and jabbered in excitement. Sidney Hammond and Mr. Kent were cutting away the lashings of the dingy. The raft was now so near the yacht that Captain Baldwin gave the order to go slowly ahead, so as to avoid collision.

The boat-boom swung into place, and the gig was lowered. Four sailors leaped into the boat, and with

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lusty strokes were speeding to the raft. There was quite a sea on, and the gig had difficulty in approaching "The Jumping Jupiter." But in a few minutes Mr. Carmody, Mr. Rockwell, Mr. Haven and Mr. Morton were on board the dancing gig and on their way to the yacht.

As the gig neared the "Helen Carmody," the crew and its guests lined up along the rail and gave cheer after cheer. A stalwart seaman helped them to a firm foothold on the gangway. A moment later a big, sunburned man held in his arms his brave, beautiful daughter.

"Oh, Papa, are you sure you are not hurt, or sick, or anything?" asked Miss Helen rather indefinitely, as she stepped back for an instant and through joyous tears looked into her father's rugged and happy face.

"Do I look sick, my pet?" laughed Mr. Carmody. "I never felt better in my life. We are all in splendid health. This seems too good to be true."

"But it is true, Papa; it cannot be a dream, even though it seems like one," said Miss Helen, her voice trembling with rapture. "Oh, Papa, I was afraid I should never see you again. I could dance for joy. But, Papa dear, we must not be selfish. You must meet these splendid men who have worked so earnestly for your rescue."

"So you do not take all the credit for the discovery of your old Papa. Eh, pet?"

"Not a particle of it!" exclaimed Helen. "All I

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did was to hope and pray and trust that God would be good."

" You are a brave little girl," said Mr. Carmody. " To whom are we indebted for this splendid service? Ah, here is Mr. Chalmers! How do you do, Mr. Chalmers? Am I to thank you for this reunion with my dear daughter?"

" Not at all," said Mr. Chalmers, as he shook hands cordially with the great capitalist. " You may thank the lucky star which influences the destinies of *The Record*."

" Mr. Chalmers is too modest to tell you the truth about what he has done, Papa," said Miss Helen, giving the young journalist a look which made him supremely happy. " He has worked day and night. When all looked dark he never lost hope. He thought of everything, planned everything, and everything has happened just as he predicted."

" You are very kind to say so," said Mr. Chalmers, the blood mounting to cheeks seldom flushed by emotion. " But Miss Helen gives me too much credit. It was my good fortune to hold a responsible position on a paper which believes in 'doing things,' and this is one of them. Let me introduce you, Mr. Carmody, to the gentlemen who share with me the pleasure of having been able to unravel this mystery. Mr. Carmody, this is Mr. Bernard Seymour. Permit me also to introduce Mr. John Stevens."

Mr. Carmody greeted these gentlemen heartily, and was introduced to Colonel McIntyre. Mr. Rock-

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well, Mr. Haven and Mr. Kent joined the group. In the democracy of joy or peril, formal introductions are unnecessary. Every one talked and laughed at once. Mr. Rockwell so far forgot his dignity and the polite conventionalities as to hit Mr. Carmody a vigorous blow on the shoulder—a liberty not in the least resented by that gentleman.

It was a glorious transition from perils, fears and hopes long deferred. Like the clearing skies above, their clouds were chased away by the sunlight. It seemed good to live; to be again in touch with the great pulsating world; to feel beneath their feet the sturdy deck of a staunch vessel, and to clasp hands with their fellow creatures. In such moments nature breaks down the puny barriers erected by wealth, pride and position. These mighty magnates, who wielded the power of kings, became as children. They tasted of a pleasure money cannot buy, and enjoyed themselves with an abandonment delightful to witness.

Mr. Haven proposed three cheers for Miss Helen Carmody. As the sturdy yell was given, there came an answering cheer from "The Jumping Jupiter." Captain Baldwin ordered the sailors to dress the yacht in flags and bunting in honor of the occasion.

"What I want to know is this," said Mr. Rockwell, as they watched the gig approach the raft. "What is the name of that island over there?" Mr. Rockwell waved his hand to the west. The haze was lifted so that the shore was clearly visible.

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"What island do you mean, Mr. Rockwell?" asked Captain Baldwin.

"The island we have been occupying for the past two weeks," replied Mr. Rockwell. "We tried all yesterday afternoon to run around it to the north, and when we woke up this morning it was still to the west of us."

"That is a pretty large island," said Captain Baldwin. "It is nothing more nor less than the North American continent. That is the Mexican coast over there. If you look sharp you can see the cathedral towers in Vera Cruz to the southwest. You must have run past Vera Cruz in the night."

Mr. Carmody laughed heartily.

"So we have been on the mainland all the time, have we?" he said. "Well, that is pretty good. But we might as well have been on an island. A rabbit could not get to 'Morton's Bay,' unless he knew how to swim. Well, we had a good time if we were kidnapped. Here comes Mr. Kent, Mr. Vincent, and Mr. Pence. Sidney seems bound to stick to 'The Jumping Jupiter' until the last minute. I suppose they are taking the gold off." Mr. Carmody explained the discovery of the gold idols in the old ruined temple.

Mr. Carmody formally introduced L. Sylvester Vincent to Bernard Seymour. They shook hands.

"Glad to see you on board the yacht," said Mr. Seymour. "I did not catch the name exactly."

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"Vincent—L. Sylvester Vincent, of Chicago," Mr. Vincent replied.

"Oh yes, you are the man I arrested in St. Louis last week."

Seymour then explained to the astounded Vincent the mistake that had been made, and all joined in the laugh which followed.

Mr. Carmody informed Captain Baldwin that there was a quantity of valuable stores on board "The Jumping Jupiter." The nap' ha launch was lowered, and several sailors detailed to transfer all articles worth saving from the raft to the yacht. Mr. Vincent returned to "The Jumping Jupiter" and rescued "Socks," who was voted a mascot of exceptional ability.

When Sidney Hammond came on board the yacht he was given a reception which brought a blush of pleasure to his bronzed and handsome face.

"The Jumping Jupiter" was abandoned to "his" fate.

Chapter XXVII

“ **H**OW far are we from Vera Cruz, Captain Baldwin?”

“ About twenty-five miles, Mr. Carmody.”

“ You may proceed to that harbor, at once,” directed Mr. Carmody.

Mr. Carmody then called a conference in the Social Hall of the “ Helen Carmody.” There were present Palmer J. Morton, John M. Rockwell, R. J. Kent, Simon Pence, Hiram Haven, Sidney Hammond and William Chalmers.

“ We will be in Vera Cruz in an hour,” said Mr. Carmody, when all were seated around the center table. “ It is now half-past nine o’clock. We will be in telegraphic communication with New York by eleven o’clock, Vera Cruz time—which is one o’clock New York time. It is unnecessary to disguise the fact that our return to civilization is a matter fraught with much importance from a business standpoint. I am not speaking for myself, as I have no interests which have been seriously menaced by my absence, or which will be affected by my return. This is not true of some present. They have been

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made to suffer financial loss by their detention. It is but fair that they shall have the right to recoup some of their losses. Now, I am not unacquainted with newspaper men, their methods and ambitions. I am going to ask Mr. Chalmers to waive his rights as a journalist for an hour after our arrival in Vera Cruz, in order that we may send the news of our safe return to our families, and that we may then notify our business associates, and forward such instructions as shall protect our interests as investors in stocks and securities. I am aware that we are under many obligations to Mr. Chalmers and to The New York Record, but I assure him that neither he nor his paper will suffer by granting this favor."

Mr. Chalmers was on his feet the moment Mr. Carmody ceased speaking.

"I am only too happy to grant that request," he said. "Through no fault of The Record, or of its editor, Robert Van Horne, we are implicated in this affair through the unaccountable acts of a man who has been one of our correspondents. Although this is the most important piece of news in recent years, and one in which the paper is entitled to a fair share of credit, I recognize that you gentlemen have interests which are paramount. I will send no message to The Record until the Stock Exchange is closed in New York. Our paper will take its chance with the others. After that hour, I shall expect the thorough coöperation of you gentlemen, so that we may be able to place on the wires the complete history of

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this case, with such acknowledgment of the part played by the paper as you choose to authorize."

"That is the way I like to hear a man talk, Mr. Chalmers," said Mr. Morton. "That is business. I will say to you that I will break my rule and write a statement which you can use if it has any value. Your representatives will find me ready to talk on any subject connected with this affair."

The same promise was made by the other magnates.

"Mr. Seymour and Mr. Stevens are experienced and discreet newspaper men," said Mr. Chalmers. "It takes time to write and put on the wires a story like this. I ask that they be allowed to begin work at once, and I will be responsible that not a word is telegraphed which can appear on the streets of New York before three o'clock this afternoon."

"They shall have every opportunity," said Mr. Carmody. "We will turn this room into a newspaper office right now. Send for Mr. Seymour and Mr. Stevens, and we will get to work."

"You can draft me as a reporter," said Sidney Hammond. "I can help out on some of the incidents on the island."

"You see me about Hammond," said Mr. Kent. "He is too modest to tell you the truth about himself."

Seymour and Jack Stevens were sent for, and they proceeded to their task with the tact, rapidity and system of experienced newspaper men. They speedily

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obtained the framework of the story. Upon this they built, incident by incident, the tissue and body of a well-rounded narrative. Mr. Chalmers became a reporter for the first time in years. He suggested the basis of eight signed statements—L. Sylvester Vincent was not excepted. By the time the "Helen Carmody" was anchored in Vera Cruz harbor, Mr. Chalmers had the story well in hand. He went ashore with the rescued magnates and with them to the telegraph offices. Chalmers found the manager and arranged for the use of all available wires on and after one o'clock. Mr. Morton and his companions filed telegrams to relations and business associates and once more was in touch with New York.

After a conference with Mr. Chalmers, it was agreed not to leave Vera Cruz until late in the evening. It was planned to steam direct to New Orleans, go from there by special train to New York. Mr. Chalmers insisted that he have all the time necessary to prepare and forward his story. At 12:40 Chalmers filed his first news bulletin, and from that moment until ten o'clock at night a corps of telegraph operators was busy clicking the greatest "beat" ever recorded in the history of modern journalism.

It may be mentioned in passing that the receipt in New York of private telegrams from the missing millionaires, was followed on the Exchange by enormous buying of stocks. There were no rumors to account for the consequent rise in prices and for some

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time the market stoutly resisted the advance. Then quotations began to rise; slowly at first, but with increasing momentum. Something had happened! What was it?

The news of the Wall Street boom came over the telephone to the newspaper offices. Mr. Sharp, the acting editor of *The Evening Record*, was on the alert. In a fever of excitement he awaited the expected word from Mr. Chalmers or one of his assistants. The rival paper, *The Evening Gazette*, was out with an extra containing a rumor that the lost magnates had been located in South Africa. Mr. Sharp could stand it no longer. It was two o'clock, and the market was soaring, but Wall Street was as mystified as ever. For a week Sharp had held in type the most startling headlines ever designed in the office. He had been advised that the "Helen Carmodity" had sailed from Havana and he knew her destination. It was the day for news from the abducted men. Sharp decided to "take a chance." The following was his first effort in headlines, which covered the front page, and crowded the title of the paper into small type in the upper left hand corner:

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THE EVENING RECORD.
New York, May 24.

RESCUED BY THE RECORD!!!

The New York Record Accomplishes
the Greatest Achievement in the
History of Journalism!!!

RESCUES THE MISSING MILLIONAIRES!!!

Palmer J. Morton, John M. Rockwell, Andrus
Carmody, R. J. Kent, Simon Pence,
and Hiram Haven

Rescued from the Mexican Coast by an Expedi-
tion Fitted Out by the New York Record!!!

WALL STREET IN A FLURRY OF EXCITEMENT!!!

The brief article which followed contained no information not stated in the headlines, and there was no date line at the head of it. Mr. Sharp was busy preparing a second and more circumstantial announcement when a telegram was received from Mr. Chalmers. A few minutes later the second Record extra was on the street. It read:

"Vera Cruz, Mexico, May 16.—The expedition in charge of William Chalmers, managing editor of the New York Record, has effected the rescue of Palmer

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J. Morton, John M. Rockwell, Andrus Carmody, J. Kent, Simon Pence, Hiram Haven, Sidney Hammond and L. Sylvester Vincent. The kidnapping of these distinguished financiers is the most sensational crime in history. On the evening of May first, seven of these men were lured on board the steam yacht 'Shark,' owned by Walter B. Hestor, the famous amateur newspaper correspondent. Hestor planned the crime and executed it with the cunning of a maniac. He invited Messrs. Morton, Kent, Rockwell, Carmody, Haven and Pence to join him at a dinner on board the 'Shark,' at which time an important business matter was to be discussed. Mr. Sidney Hammond was invited as legal counsel for Mr. Hestor. L. Sylvester Vincent was present to discuss another business matter with Mr. Carmody. Once out in the Atlantic, Hestor refused to return his guests to New York. He permitted them to send ashore the letters which were received by their relations, and then steamed south. He landed them on the coast of Mexico,—on the sixth day,—at a point south of Vera Cruz, on a spot which he stated was an island. Here Hestor had fitted up a bungalow on the edge of a lake, connected by a narrow inlet to the Gulf of Mexico. That night Hestor sailed away in the 'Shark.'

"By indefatigable effort, The New York Record traced this crime to Walter B. Hestor. Its detective force, under the charge of John Stevens, located the bungalow. Special credit is due to Bernard Seymour,

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the famous detective reporter of Chicago, who, by skill and strategy, which will be explained later, found the contractor who built the bungalow,—Colonel John McIntyre of Havana. On Tuesday, May 16, Miss Helen Carmody, the beautiful and accomplished daughter of Andrus Carmody, placed the steam yacht which bears her name at the disposal of The Record, and in company with her aunt, Mrs. Isabel White, sailed for Havana. William Chalmers, managing editor of The Record, was in charge of the expedition. At Havana, Bernard Seymour, John Stevens and Colonel McIntyre were taken on board and the yacht proceeded to Vera Cruz. In the meantime the marooned men had not been idle. They had constructed a seaworthy boat and were out in the Gulf, about thirty miles northeast of Vera Cruz, where they were picked up by the "Helen Carmody" and taken to Vera Cruz. They are in splendid health, and their sufferings have been mental rather than physical. They will leave to-night on the yacht for New Orleans, and from thence to New York by special train. The following signed statement is forwarded by request of the rescued men.

"To All Whom it May Concern:—We desire to announce our safe return to civilization, in good health and spirits. We are mindful of the mercies of an all-wise Providence, who has watched over and brought us through many perils and difficulties. We take this opportunity to publicly acknowledge our thanks for the splendid services rendered in our be-

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half by The New York Record, to whose executive ability and foresight is due our rescue from the dangers of the sea, and our safe return to shore. Our gratitude is especially due to William Chalmers, Bernard Seymour, and John Stevens. In our opinion, this forced detention was the act of an irresponsible individual, and not a conspiracy for any rational purpose.

(Signed)

ANDRUS CARMODY,
PALMER J. MORTON,
JOHN M. ROCKWELL,
HIRAM HAVEN,
SIMON PENCE,
R. J. KENT,
SIDNEY HAMMOND,
L. SYLVESTER VINCENT.

"VERA CRUZ, May 24."

Late that memorable Wednesday night, the staunch steam yacht "Helen Carmody" left the lights of Vera Cruz twinkling in the distance, and started on her nine hundred mile journey to New Orleans. All were fatigued from the excitement and toil of the day, and it was late on Thursday morning when they met again around the breakfast table in the spacious dining cabin. It was a merry and a contented party. There were fourteen around the board—just enough to escape the fatal thirteen—but Bernard Seymour, being superstitious, counted three times before he was satisfied. Miss Helen Carmody presided as hostess. Never did she look more charming.

Simon Pence came in for much raillery about his

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executive from the more. Our ears, Ber- opinion, responsible rational

gold idols and images. There were many inquiries about "Socks," the monkey.

"There is no chance for you and Vincent to escape that freight bill now," said Mr. Kent. "Here are your idols on Mr. Carmody's yacht. He can impose an extra charge if he chooses."

"No, I will be liberal," said Mr. Carmody. "When we get to New York we will appraise their value, and Mr. Pence can draw his check for one-third of it. Then he and Vincent can make an equitable division, and I will do the same."

Mr. Vincent consented with promptness to this arrangement. Mr. Pence sighed, and said he would stand to his agreement. The gold appraised about \$370,000, and Mr. Pence gave Mr. Carmody his check for \$123,500. By general agreement this was deposited to Mr. Vincent's credit, making his total share in excess of \$227,000. He disposed of many of the idols as curios, and finally found himself in possession of a fortune of \$250,000.

The "Helen Carmody" was favored with good weather, and on Friday evening the low shores of Louisiana crept up out of the Gulf. To the east was a vessel which looked like a steam yacht, headed in a diagonal direction, as if to run across the course of the "Helen Carmody."

Mr. Carmody, Miss Helen and Mr. Chalmers were on the forward deck. Chalmers was the first to observe the yacht.

"There is a problem which sailors have to solve,"

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he said. "That boat is headed across our course. Will she cross our bows, or will she go to the stern, assuming she keeps straight ahead? What do you say, Mr. Carmody?"

"She is a bit faster than this boat, I think," said Mr. Carmody. "In my judgment, she will pass at least half a mile ahead of us."

"I do not think so," said Miss Helen. "I am loyal to our yacht. We will beat her. Don't you think so, Mr. Chalmers?"

"I think one of us will have to change our course," replied Chalmers. At this moment Captain Baldwin approached, and called Chalmers aside.

"That boat to windward is the 'Shark,'" he said in a low tone. Chalmers took a quick look at the steadily approaching craft. "She is going to cut us off," continued Captain Baldwin. "You had better pass the word among the men folks, and send the ladies below. I don't know what the intentions of that fellow Hestor are, but he is not going to interfere with the 'Helen Carmody' without a fight."

Chalmers returned to Mr. Carmody and Miss Helen.

"That yacht is the 'Shark,'" he said quietly. "Captain Baldwin has recognized her. He does not anticipate any trouble, but he suggests that Miss Carmody and Mrs. White go below for awhile."

"I do not wish to go below," said Miss Carmody, her eyes dancing with excitement. "I am not afraid. They cannot hurt us, can they Papa? Let

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me stay on deck. I want to see that awful Mr. Hestor and his captain."

"That will not do, Helen," said Mr. Carmody. "Captain Baldwin is right. You join Mrs. White and remain in the saloon until I call you."

Miss Helen glanced appealingly at Mr. Chalmers, but received no encouragement in her meditated rebellion; so she obeyed and went to the lower deck.

Sidney Hammond came rushing forward.

"That is the 'Shark!'" he exclaimed. "Let us prepare for trouble. That maniac means mischief. Where are the rifles?"

Mr. Kent, Mr. Morton and Mr. Pence were enjoying an afternoon nap, but they were quickly aroused and informed of the situation. Simon Pence was in an agony of terror. His knees sank beneath him, and he was too agitated to speak. Not so with Mr. Kent. His fighting blood was up in a minute.

"I will shoot that crazy dude full of holes if he or his men attempt to lay hands on me!" he exclaimed. He reached into his stateroom and produced a repeating rifle which he examined carefully and calmly.

There were twenty rifles aboard the yacht. In anticipation of possible trouble Captain Baldwin had purchased a dozen guns at Vera Cruz. These were distributed among the men and the crew. Sidney Hammond was put in charge of the defense—if one should be necessary. The weapons were placed within easy reach, and they waited the approach of the "Shark," which was less than a mile away.

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The faces of the men were a study. Hardly a word was spoken. Their faces were flushed with anger, rather than pale with fear. In plain sight was the yacht which had held them captive for weeks. They viewed the "Shark" as a pirate. Not a man doubted that Hestor was on board, and that he meant mischief. How trim and sleek the "Shark" looked as her prow cut the waves of the Gulf! Her brass work glistened like gold in the afternoon sun. On her forward deck was a glint of polished steel. Mr. Kent recognized it.

"There is that rapid-fire gun," he said in an undertone.

Mr. Morton bowed but said nothing.

Bernard Seymour examined his gun methodically. He ran his eye along the sights and studied the adjustment for distance. He spoke quietly to Sidney Hammond, received a nod of approval, and went forward, taking a position near the bow of the boat.

Captain Baldwin whistled a signal that he would go to starboard. There was no answer from the "Shark." Again the "Helen Carmody" blew a warning blast. In answer the "Shark" ran up a flag signal asking the "Helen Carmody" to "lay to." Captain Baldwin hesitated a moment. He then gave the word to the engineer to go ahead full speed. They had been running half speed, so as to avoid any chance of a collision. Captain Baldwin gave a blast to indicate that he would pass the "Shark" to leeward. The "Shark" slightly changed its course,

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and went slowly ahead parallel to its rival but gradually drawing nearer.

As they came abreast, the "Shark" was not one hundred and fifty yards away. Those on the "Helen Carmody" could see Captain Waters on the bridge. The crew was grouped on the forward deck.

A tall, slender figure in yachting uniform suddenly appeared by the side of Captain Waters. Sidney instantly recognized Walter B. Hestor, who raised a megaphone. His voice sounded sharp and clear.

"Stand by; I wish to come aboard!" he shouted.

"Is the 'Shark' in distress?" was the reply of Captain Baldwin.

"She is not!" shouted Hestor.

The two yachts were so close it was possible to converse without a megaphone.

"Stand off!" shouted Captain Baldwin. "Stand off! You cannot come aboard. This is a private yacht, bound for New Orleans. Stand off; or I will run you down!"

"Hello, there, Mr. Rockwell!" shouted Hestor, lifting his cap and bowing profoundly. "Did you have a good time? How are you, Mr. Morton? You are so tanned, I scarcely recognized you. How do you do, Mr. Kent? Hestoria seems to have agreed with you! Hello, Sidney! Kindly tell your friends, Sidney, that I must have the pleasure of their company aboard the 'Shark' at once! They are disarranging my plans. Check your yacht and I will send a launch over after you. There is my old

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college chum, L. Sylvester Vincent! How are you, old chap! You look like the real thing! No nonsense about this, Sidney! Stop your boat, or I will stop her for you!"

"You keep off our course!" shouted Sidney. "These gentlemen do not care to see you. Go your way and do not molest us. You will do so at your peril. Captain Waters, that man is insane. You should put him in irons and take him to New Orleans. Are you the captain of a pirate ship? This is Mr. Carmody's yacht, with ladies aboard. We demand that we be allowed to proceed, and request you to do your duty and turn that man over to the authorities. He is a criminal or a lunatic."

"I am, am I!" shouted Hestor. He dashed the megaphone to the bridge and leaped to the lower deck. Like a flash he jumped to the rapid-fire gun. Captain Waters yelled an order. It was not finished when there came a spit of fire from the muzzle of the gun. Three of the crew dashed at Hestor.

The same instant there was the crack of a rifle from the bow of the "Helen Carmody."

A dozen bullets tore through the glass and mahogany sides of the forward deck house. Sidney Hammond fell to the deck. The "Shark" swung sharply to the starboard, and in a few seconds was speeding away to the east. It all happened so quickly that with one exception the men on the "Helen Carmody" were too dazed to make a move. The wheelsman sent the yacht hard to port.

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Mr. Kent was the first to reach the side of Sidney Hammond. There was a stain of red on his shoulder, and they tore and cut away the coat and shirt. As they did so, Sidney opened his eyes. He stared for a moment and jumped to his feet.

"It is nothing!" he said, as he took a long breath. "It is merely a flesh wound. The shock dazed me for a moment. I am all right."

Sidney laughed, but his face was white and the blood flowed freely from his right shoulder. The yacht steward—who was also a surgeon—examined the wound and declared it painful but not dangerous. He staunched the flow of blood and bandaged the wound. Sidney watched the fast disappearing "Shark" during this operation. He set his teeth, and not a groan escaped from his lips.

The dining-room was strewn with broken glass and splinters. Ragged holes had been torn in the decorations, and one shot played havoc with the china closet. Miss Carmody came up from below. Her face was pale, but she did not seem in the least alarmed. She proceeded to act as nurse for Sidney, and would not listen to his declaration that he was going on deck. Chalmers regretted he had not been shot.

In the meantime the "Shark" continued on its eastern course, and the "Helen Carmody" neared the mouth of the Mississippi. It was seven o'clock in the evening when they took a pilot. Sidney was

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moved to the forward deck, and all gathered around him to discuss what had happened.

"That was about as rapid a bit of work as ever I witnessed," said Mr. Kent, who had been slightly cut in the hand by a flying piece of glass.

"Who fired the shot from our boat?" asked Sidney, with a slight grimace of pain as his shoulder twinged where the shot had lacerated a muscle. "It was the last thing I heard."

"I fired it," said Bernard Seymour. "And I got your man Hestor all right. Did you see him drop?"

"I did," said Mr. Morton. "His hands went up and he fell into the arms of two of the crew who were rushing forward to grab him."

"Did any one hear the order given by Captain Waters?" asked Mr. Carmody.

"I heard every word he said," replied Miss Helen.

"You did!" exclaimed her father, a frown darkening his face. "I asked you to go below, Helen, and supposed you would obey me."

"I went below, Papa, just as you told me to do," said Miss Helen contritely. "But you did not tell me I could not look out. I opened the port hole in the saloon, and saw and heard everything that happened on the 'Shark.' When Mr. Hestor jumped from the bridge and ran to the gun, Captain Waters shouted, 'Stop him! Hold him!' Then he yelled 'Starboard!' to the wheelsman, and rushed down the steps to the deck. But before the men could stop

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Hestor, he had commenced firing. Then he threw his hands up in the air and the men caught him as he fell backwards. I thought I could see blood on his face."

"This probably terminates Hestor's career as a pirate or a man," remarked Mr. Morton. "The government cutters will run the 'Shark' to cover in short order. You are quite a sharpshooter, Mr. Seymour."

"I had my eye on that Hotchkiss gun all the time," said Mr. Seymour. "At first I thought Hestor was making a bluff to scare us. But when he turned loose I knew it meant war. If he had remained back of the shield he would have been safe, and I proposed to drop the man at the wheel and take a crack at the captain. But Hestor stuck his head out to see where his shots were landing, and I let him have it. I have shot some before. The Sioux Indians and I used to exchange compliments before the battle of Wounded Knee, and I guess my shooting eye is all right yet. But I hope I did not kill him. The poor fellow is dotty. He is wrong in his attic. But it is discouraging to be bombarded, even by a man with wheels. That was a very swift and busy gun of his. He wouldn't have done a thing to us in about a minute more. Some one had to stop him, and I thought it was up to Papa. So I cut loose."

"You need make no apologies," said Mr. Morton, as every one laughed at Mr. Seymour's defence. "I

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now understand what is meant by the 'ubiquitous reporter!'"

At midnight the "Helen Carmody" steamed up to New Orleans, landed near Canal street and discharged her passengers on their native soil. They at once proceeded to a hotel. Mr. Chalmers so managed the arrival and disposition of the party as to evade the alert reporters, and once in the hotel no one was allowed to disturb them.

A surgeon was called and made a careful examination of Sidney's wound. He confirmed the diagnosis made by the yacht steward. He dressed the wound carefully, and advised Sidney to remain quiet for several days. It was late before Mr. Chalmers and his assistants had forwarded to "The Record" an account of this incident.

Mr. Bernard Seymour arose bright and early the following morning, and after a stroll around the Lee Circle returned to the hotel and enjoyed a hearty breakfast. He purchased the morning papers, and selecting a comfortable chair on the veranda proceeded to combine the luxury of a cigar with a perusal of the journals in which his name figured so conspicuously. He was studying a three-column portrait labeled "Mr. Bernard Seymour, the Famous Newspaper Detective," when someone tapped him on the shoulder.

"Haou are ye, Mister Seymour! I swan, I'm mighty glad ter see ye! Haou de ye dew! Haou de ye dew!"

"Hello, Captain Parker! The pleasure is all mine! How are you, Captain? How is the good ship, the 'Sam Walker'?"

"Finer'n silk," said Captain Parker, as they shook hands cordially. "Well, I swan, but ye'r er great man; ain't ye? Your picter is in all ther papers. Well, well, well! I swan, ye never can tell, can ye? Who'd a thunk it! So ye are a detective-reporter! Well, well, well! I never would a thunk it; I never would a thunk it! And ye write fer ther papers! Don't it beat thunder haou a man can get fooled. Had a man working fer me onct fer two years before I found out he could play a jew's harp. Fact! Un he could play like blazes, tew. Well, well! Will ye have er drink?"

"Sure," said Mr. Bernard Seymour, as they strolled in the direction of the café. "But I'm on the water wagon; and on it to stay. I have cut out all foaming and exhilarating beverages. What will you have, Captain? This is on me. Give me a long, thin glass of apollinaris. Your good health, Captain Parker, and many a successful voyage for the 'Sam Walker.'"

The Captain insisted on purchasing the cigars and they returned to the veranda. The good sailor seemed to have something on his mind. Once or twice he cleared his throat as if to make some important announcement. Finally he took a long pull at his cigar and said:

"Mister Seymour, seeing as how ye air a news-

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paper man—though I never would a thunk it—dew ye suppose ye could get my name in the papers about this 'ere matter? I don't care a blamed thing about it myself, but my old woman is just plum crazy ter see my name in the papers. Darned if I don't believe she would be willin' ter have ther 'Sam Walker' wrecked if it would get my name in ther newspapers. Fact! Dew ye suppose ye could fix it?"

"Sure, sure thing," said Mr. Bernard Seymour. "It's already in *The New York Record*. I sent more than a thousand words about you and the 'Sam Walker' from Vera Cruz. I also sent a description of you, and they will probably have your picture. All the papers will copy it. You had better get me a photograph of yourself for use in a more consecutive story I am now writing."

The delight of Captain Parker was beyond expression. He nearly fractured Seymour's hand in his joyous clasp.

"The old woman will be tickled plum ter death!" he exclaimed. "I have been sailin' thirty years an' nothin' has happened worth printin' until now. Haou much is a thousand words? A column! Great Scott! Have another segar. Have a box of 'em. This is the greatest thing that ever happened ter the Parker family."

Mr. Chalmers was asleep when a bell boy aroused him and presented a card. He rubbed his eyes sleep-

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ily and rebuked the boy in no equivocal language. Scrawled on a card was:

Captain John Waters.

THE "SHARK."

"Tell him to come up at once," said Mr. Chalmers.

Captain Waters knocked at the door and entered the room. He bowed to Mr. Chalmers and stood by the door, refusing to take a seat.

"The 'Shark' is anchored out in the river," said Captain Waters without any preliminary remarks. "Mr. Hestor is in a hospital. He is in a bad way. He is shot and crazy. I want to tell you how this happened. I worked for his father before him. He saved my life and I would die for him or his son. I have known Walter since he was a boy. Lately he has been acting queer. He told me those men were political prisoners. I am used to obeying orders and having them obeyed. It was only yesterday that I learned the truth. On Thursday he sent a boat ashore at Mobile and came back with a lot of newspapers. He left one where I found it. Then I knew the facts. Hestor had told me we were going

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back to the place where we left these men. Of course I know now what he was after. He intended meet you and stop you. Just as I was about take matters in my own hands, we sighted your boat. I thought I would humor him. I intended to come to New Orleans and give him up, and stand trial for what I have done wrong. He jumped from the bridge, you saw. One of your men shot him in the head, and he is likely to die. He has not been right since we left New York. I tell you this so you will know the truth. I am going to give myself up to the authorities."

Before Chalmers could say a word, Captain Waters opened the door and went away.

It was as Captain Waters said. Hestor was in the hospital. A bullet had plowed its way along the left side of his head, barely missing the temple. The skull was slightly fractured, and there had been a hemorrhage from the brain. When conscious, the patient was wildly delirious. Chalmers left instructions that everything should be done for his comfort. The hospital physicians gave little hope. Chalmers secured the best medical talent in New Orleans, and wired the facts to a famous New York specialist. He then rejoined his companions at the hotel.

The afternoon papers contained accounts of the tragedy, and related the story of the surrender of Captain Waters. Before leaving for New York, a conference was held in Sidney Hammond's room. It was the consensus of opinion that Captain Water-

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had acted in good faith, and that he was not deserving of punishment. Sidney agreed to obtain bail for him, and for the other officers of the "Shark." On Monday bail was fixed at \$10,000 for Captain Waters, and at \$5,000 each for the arrested officers. Mr. Hammond furnished the necessary securities and was accepted as bondsman. For a time Captain Waters refused to accept bail. He preferred to stand punishment. Sidney argued with him for a long time. He explained that it might be months before a trial would be held. Captain Waters finally consented to accept bail. He went to a hotel near the jail, and reported regularly three times a day at police headquarters. No argument could convince him that this was not the right thing to do.

Colonel John McIntyre was the sole passenger on the "Helen Carmody" when she steamed past the forts and out into the Gulf of Mexico. In his big leather pocketbook was a check bearing the signature of Andrus Carmody. The amount was entirely satisfactory to Colonel McIntyre.

The homecoming of the marooned millionaires was an event never to be forgotten by those who participated in or witnessed it. It began at New Orleans. A special train from New York, containing hundreds of relatives and friends dashed into the Crescent City early the following morning. Those who have followed the events portrayed in these pages can imagine the joy of the greeting between

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the lost ones and those they loved. Great crowds surrounded the hotel, and would not be satisfied until the principals appeared on the balcony. The Mayor made a speech and introduced each man in turn. Sidney Hammond received an ovation as he stepped forward; one sleeve of his coat hung vacant at his side. Nor was the greeting to Bernard Seymour less cordial. There were repeated calls for Miss Carmody, and when that young lady appeared on the arm of her father, the demonstration reached its climax.

In a remote part of the city, white-robed nurses hovered over a man whose staring eyes showed no gleam of sanity. His head was in bandages and he muttered incoherent phrases as he tossed in a fever of delirium.

Among those who greeted the returned castaways at New Orleans was Robert Van Horne, editor of *The Record*, who arrived in New York in time to take the special train south. Mr. Van Horne did not return to New York with the happy throng. He brought with him three of the most famous specialists in the country, and soon stood at the bedside of Walter B. Hestor. Mr. Van Horne alone knew the recent history of the man who now hovered between life and death. He gave the physicians the essential facts in the case.

A year or more before, Hestor had been injured in China. While conducting an expedition into the interior of that country, his party had been ambus-

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caded, and in the melee which followed, Hestor was knocked senseless by a blow on the forehead, delivered with great force by some blunt instrument. The attacking Tartars were driven off. The immediate effects of the blow were slight, but several months later Hestor had a severe attack of acute traumatic meningitis, from which he apparently fully recovered after a long illness. Later he complained to Mr. Van Horne that his head troubled him. He explained some strange symptoms and was much worried. Acting on Mr. Van Horne's advice, Hestor consulted a specialist in brain diseases. He was informed that in all probability a clot of blood from a ruptured blood vessel had formed, and was pressing against the brain tissue. Hestor agreed to submit to an operation, but postponed it, and went on another cruise. He suffered no further attack, and the incident was forgotten by Mr. Van Horne. It was vividly recalled when Chalmers wired his suspicions.

An examination at the hospital disclosed the fact that the Seymour bullet had plowed its course past the point where Hestor had sustained the blow some fourteen months before. Without going into details of surgery, it's sufficient to say that the gun-shot wound exposed and partially relieved the blood clot; the existence of which had been suspected. It was successfully removed. For a month Hestor hovered on the border line, and then slowly moved away from the danger point. Sidney Hammond and Mr.

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Van Horne alternated in remaining in New Orleans until he was on the road to recovery.

Hestor had no recollection of events subsequent to the Chinese expedition. In his delirium he imagined himself at the head of his men in that far-away Celestial Empire. When he awoke from this fantasy, clothed in his right mind, he recognized Sidney Hammond and greeted him with a pleased but mystified smile.

"How came you here, dear old fellow?" he asked as he reached out a wasted hand. "What are you doing in China? What is the matter with me? Ah, I remember now! That pig-tailed beggar hit me on the head. But where did you come from, Sidney?"

Sidney made a non-committal answer and warned Hestor that he must not talk or disturb himself in any way until he regained his strength. During the period of convalescence Hestor's curiosity was too great to be denied, and Sidney evolved a wonderful fabrication, which gave a rational explanation of how Hestor happened to be in New Orleans, rather than in some city of the flowery kingdom. It was apparent Hestor did not believe or understand this statement; but like all invalids, he was compelled to accept with the best possible grace what was offered him.

The physicians in charge of the case prepared a statement in which it was set forth that Mr. Hestor had been suffering from a clearly-defined attack of

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amnesia, preceded by a period of mild dementia. It possessed many remarkable features, but was by no means unprecedented.

"As a matter of cold truth," said Dr. Brown, the famous pathologist, in a conversation with Sidney Hammond, "there is no such thing as precedent in the science of mental phenomena. Every case is *sui generis*; or, practically so. We know that certain causes will produce an effect on that wonderful tissue we call the brain. But when we attempt to forecast this effect, or to account for it, we are as helpless as a neophyte. We have been able, after centuries of study, to analyze the functions of the mechanical part of the brain; the seat of the organs of volition and sensation; but we know little more of the secrets of the convolutions of the cerebrum than we do of the flora of the planets. These convolutions are the mysterious agency of the intellect, reasoning and instinct; of memory, sentiment, love, religion, hope, fear, and the myriads of emotions which make each human being an individual in the true sense of the word. We can no more comprehend such a structure than we can grasp the infinite. Had your friend Hestor been injured in another spot, his dementia would have taken another form. The lesion produced a condition which set in motion a train of ideas. His actions were complicated by his environment, by suggestions, by habits, by events, by his physical condition, by his instinctive ambitions, and by a thousand other factors, all acting on tissues and

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convolutions which are not alike in any two human beings ever born on this earth. *Quot homines, tot sententiae.* His amnesia may be but temporary or it may be permanent. By this I mean that at some future time the events of the past twelve months may come back to him, or they may remain a blank. These delicate plates, which form the negatives for mental photographic impressions, may have been destroyed or they may be blurred by a film which good health will remove."

"Do you believe his recovery a permanent one, doctor?" asked Sidney anxiously.

"*Quien sabe?*" replied Dr. Brown. "There is no reason why it should not be a permanent one. The cause is removed, and Hestor is now apparently in full possession of his faculties. He is a strong, healthy man, and there is no taint of insanity in his family. The truth must be kept from him until he has entirely regained his physical strength. He should take a long ocean cruise, in company with some one in whom he has complete confidence. That means you."

When these facts were explained to Mr. Morton and his associates, they were unanimous in a decision to take no legal steps against Mr. Hestor, or against Captain Waters. They were satisfied to await Hestor's complete recovery, and were confident that he would make honorable amends when acquainted with the facts.

One afternoon Sidney informed Hestor that the

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physicians had advised an ocean cruise, and that he would be permitted to go on board the "Shark" in about two weeks. Hestor urged that he should go to New York and attend to certain business affairs. This was not listened to, and it was finally arranged that Hestor give Mr. Hammond power of attorney to look after such matters as required attention. Mr. Van Horne took Sidney's place while the latter was in New York.

All of Mr. Hestor's property was in interest-bearing securities, and these required little or no attention. Mr. Chalmers had not made public his suspicions concerning Hestor's Wall Street operations, neither had any statement been made by Mr. Morton or others. Sidney found a record of the various transactions in a safety deposit vault. He then called on Street & Rogers and presented his credentials. Their books showed that Walter B. Hestor had a credit of \$32,000,000. He had originally purchased 700,000 shares of stock, and had issued instructions which had been strictly carried out. The money was due from various banks, trust companies, commission and brokerage houses. Street & Rogers had decided not to force payments fearing to disturb the money market. Mr. Hammond endorsed this course and instructed them to gradually convert the credits into interest-bearing securities.

Thus it happened, one fine September afternoon, that the steam yacht "Shark" sailed down the river

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from New Orleans, destined for the waters of the South Pacific. On board were Walter B. Hestor, Sidney Hammond, L. Sylvester Vincent and Bernard Seymour. Mr. Vincent and Mr. Seymour were present at Mr. Hammond's invitation, and Hestor was delighted with his new acquaintances. Vincent had a wonderful venture on hand which demanded his presence in Southern waters, and Mr. Seymour proposed to gather the materials for a book, which, he asserted, "would make them all sit up nights." And on the deck of the "Shark," with Captain Waters once more in command, this narrative will leave them.

The later events in the lives of these characters must be relegated to some future chapters. It may be said in closing that the doors of the Carmody mansion were not closed to Mr. William Chalmers, managing editor of *The New York Record*.

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